Brochure Supplement: Andrew H Barnes

This brochure supplement provides information about Andrew Harding Barnes that supplements the Altar Rock LLC brochure. Additional information about Andrew Harding Barnes is also available on the SEC's website at www.adviserinfo.sec.gov.

If you did not receive Altar Rock LLC's brochure or have any questions about the contents of this supplement, please contact us at (917) 226-0565 or by email at: operations@altarrockwealth.com.

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andrew@altarrockwealth.com
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Version Date: July 13, 2026

Andrew Harding Barnes

Personal CRD Number: 3170730
Investment Adviser Representative
Phone: (917) 226-0565
Email: andrew@altarrockwealth.com

Educational Background and Business Experience

Andrew Harding Barnes was born in 1972 and graduated with a Bachelor of Arts in Mass Communications from University of California at Berkeley in 1999. He graduated with an MBA in Finance and Accounting from New York University (NYU) Stern School of Business in 2003.

At Altar Rock LLC, Andrew is the Managing Partner as of July 2026. He is also an Investment Adviser Representative at Altar Rock as of December 2023.

Prior to Altar Rock LLC, Andrew worked as Vice President at Brown Brothers Harriman from March 2012 to November 2014; as Vice President at J.P. Morgan Private Wealth Management from September 2008 to July 2010; and as Vice President at Bernstein Global Wealth Management from August 2004 to August 2008.

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

None

Supervision

Andrew Harding Barnes is supervised by Valerie Konstantinova, the firm's Chief Compliance Officer. Valerie Konstantinova is responsible for ensuring that Andrew Harding Barnes adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Valerie Konstantinova is (917) 519-6149.

Brochure Supplement: Nicholas T Goode

This brochure supplement provides information about Nicholas Thomas Goode that supplements the Altar Rock LLC brochure. Additional information about Nicholas Thomas Goode is also available on the SEC's website at www.adviserinfo.sec.gov.

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Version Date: July 13, 2026

Nicholas Thomas Goode

Personal CRD Number: 4661126
Investment Adviser Representative
Phone: (248) 515-4933
Email: nick@altarrockwealth.com

Educational Background and Business Experience

Nicholas Thomas Goode was born in 1977 and graduated with a Bachelor of Business Administration Finance from Walsh College in 2008.

At Altar Rock LLC, Nick is a partner and Wealth Advisor as of September 2025. He is also an Investment Adviser Representative at Altar Rock as of September 2025.

Prior to Altar Rock LLC, Andrew worked as Registered Representative at LPL Financial LLC from March 2014 to August 2025; and as Investment Advisor at Vantage Point Planning, LLC from January 2015 to August 2025.

Disciplinary Information

None

Other Business Activities

Nick serves as President of Renewable Woods LLC, a passive investment entity structured for tax purposes. He contributes minimal time (1%) with minimal operational involvement.

Additional Compensation

None

Supervision

Nicholas Thomas Goode is supervised by Valerie Konstantinova, the firm's Chief Compliance Officer. Valerie Konstantinova is responsible for ensuring that Nick adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Valerie Konstantinova is (917) 519-6149.

Brochure Supplement: John T Kasameyer, CFA®

This brochure supplement provides information about John Thomas Kasameyer that supplements the Altar Rock LLC brochure. Additional information about John Thomas Kasameyer is also available on the SEC's website at www.adviserinfo.sec.gov.

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Version Date: July 13, 2026

ALTAR ROCK

John Thomas Kasameyer, CFA®

Personal CRD Number: 4720029
Investment Adviser Representative
Phone: (617) 678-2322
Email: John@altarrockwealth.com

Professional Certifications
CFA – Chartered Financial Analyst
The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards
The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition
Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge
The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Educational Background and Business Experience

John Thomas Kasameyer was born in 1980 and graduated with a Bachelor of Arts in Accounting from Lehigh University in 2002 and a second major in Finance in 2003. He holds a CFA designation.

At Altar Rock LLC, John is the Head of Portfolio Strategy as of February 2024. He is also an Investment Adviser Representative at Altar Rock LLC as of February 2024.

Prior to Altar Rock LLC, John worked as Managing Director at Cresset Capital from February 2022 to January 2024; as Senior Portfolio Strategist at Fidelity Institutional Asset Management from February 2014 to January 2022; as Portfolio Strategist at Fidelity Institutional Asset Management June 2012 to February 2014; as Regional Investment Consultant at Fidelity Investments Institutional Services March 2006 to June 2012; and as Retirement Planning Consultant at Fidelity Investments Tax- Exempt Services Company from June 2003 to March 2006.

Disciplinary Information

None

Other Business Activities

None

Additional Compensation

None

Supervision

John Kasameyer is supervised by Valerie Konstantinova, the firm's Chief Compliance Officer. Valerie Konstantinova is responsible for ensuring that John Kasameyer adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all

policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Valerie Konstantinova is (917) 519-6149.

Brochure Supplement: Craig L Blackwell, CFA®

This brochure supplement provides information about Craig Leon Blackwell that supplements the Altar Rock LLC brochure. Additional information about Craig Leon Blackwell is also available on the SEC's website at www.adviserinfo.sec.gov.

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Version Date: July 13, 2026

ALTAR ROCK

Craig Leon Blackwell, CFA®

Personal CRD Number: 6376752
Investment Adviser Representative
Phone: (512) 913-6401
Email: craig@altarrockwealth.com

Professional Certifications

CFA – Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge
The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Educational Background and Business Experience

Craig Leon Blackwell was born in 1980 and graduated with a Bachelor of Arts in Economics from The University of Texas at Austin in 2006. He holds a CFA designation.

At Altar Rock Insurance LLC, Craig is a Licensed Insurance producer as of June 2025.

At The Leaders Group Inc. Craig is a Registered Representative as of March 2025.

At Altar Rock LLC, Craig is the Head of Investments as of July 2026. He is also an Investment Adviser Representative at Altar Rock LLC as of October 2023.

Prior to Altar Rock LLC, Craig worked as Public Investments Lead at Compound Financial from April 2023 to September 2023; as Portfolio Strategist at Fidelity Institutional Asset Management from July 2014 to April 2023; as Research Analyst at Fidelity Investments October 2009 to June 2014; as Lead Fund Accounting Analyst at Fidelity Investments January 2008 to September 2009.

Disciplinary Information

None

Other Business Activities

Craig Blackwell is a registered representative of The Leaders Group, Inc. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Altar Rock always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Altar Rock representative in such individual's outside capacities.

Craig Blackwell is a licensed insurance producer with Altar Rock Insurance LLC. This activity creates a potential conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Altar Rock are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Altar Rock addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at ALL times, including when acting as an insurance agent.

Additional Compensation

None

Supervision

Craig Blackwell is supervised by Valerie Konstantinova, the firm's Chief Compliance Officer. Valerie Konstantinova is responsible for ensuring that John Kasameyer adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Valerie Konstantinova is (917) 519-6149.


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