

Firm Brochure Part 2A of Form ADV

Scagliotti & Associates

987 University Avenue, Suite 8
Los Gatos, CA 95032
Phone: 408-472-4384
Contact Teresa Scagliotti
Teresa@scagliotti-associates.com

February 1, 2022

This brochure provides information about the qualifications and business practices of Scagliotti & Associates. If you have any questions about the contents of this brochure, please contact us by telephone or by email. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about Scagliotti & Associates is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Scagliotti & Associates is 134070.

Item 2: Summary of Material Changes

There have been no material changes since our last update on March 3, 2021

Whenever you would like to receive a complete copy of our brochure, please contact us by telephone or by email.

Item 3: Table of Contents

Item 2: Summary of Material Changes.....2

Item 3: Table of Contents.....3

Item 4: Advisory Business.....5

Our Firm’s History.....5

Our Principal Owners5

Types of Advisory Services5

 Financial Planning.....5

 Our Fees.....7

 Management of Conflicts of Interest between Clients7

 Other Fees or Expenses Paid in Connection with Our Services.....7

 Comparable Services7

 Management of Conflicts of Interest Relating to the Fees We Receive, and Receipt of Percentage-Based Compensation.....8

Assets Under Management.....8

Our Services are Tailored to Meet Your Needs and Investment Restrictions.....8

Item 5: Fees and Compensation.....8

 Cancellation and Termination of Agreements8

Item 6: Performance Based Fees and Side-by-Side Management8

Item 7: Types of Clients8

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss8

 Risk of Loss, Generally9

Item 9: Disciplinary Information.....9

Item 10: Other Financial Industry Activities and Affiliations.....9

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading9

 Our Code of Ethics9

 Participation or Interest in Client Transactions and Personal Trading 10

Item 12: Brokerage Practices 10

Item 13: Review of Accounts..... 10

Item 14: Payment for Client Referrals..... 10

 Incoming Referrals 10

 Referrals Out 10

 Other Compensation..... 10

Item 15: Custody 11

Item 16: Investment Discretion..... 11

FORM ADV Part 2 A (“FIRM BROCHURE”)

Item 17: Voting Client Securities 11

Item 18: Financial Information 11

Item 19: Requirements for State Registered Advisors 11

 California Disclosures 12

 Additional Information 12

 Business Continuity Plan 12

 General 12

 Disasters 12

 Alternate Offices 12

Privacy Notice 12

Brochure Supplement (Part 2 B of Form ADV) 14

 Education and Business Standards **Error! Bookmark not defined.**

 Professional Certifications **Error! Bookmark not defined.**

 Teresa A. Scagliotti, CFP® 15

 Item 2. Educational Background and Business Experience: 15

 Item 3. Disciplinary Information: 15

 Item 4. Other Business Activities: 15

 Item 5. Additional Compensation: 15

 Item 6. Supervision: 15

 Item 7. Requirements for State-Registered Advisors 15

Item 4: Advisory Business

Scagliotti & Associates provides hourly consulting services to clients upon request.

Our Firm's History

We were founded in 2005.

Our Principal Owners

Teresa A. Scagliotti is the sole proprietor.

Types of Advisory Services

Financial Planning

Financial planning services include the following:

Comprehensive Financial Plan - This service provides a comprehensive look at all of the areas of a client's financial life. This includes gathering data on goals, applicable data associated with income, expenses, assets, liabilities, risk management, tax, estate planning, retirement, and education.

Retirement Planning – analysis of your needs to retire at desired age. This will include gathering the applicable data in order to review the assets, income and expenses and then prepare a scenario based on the desired retirement age. This analysis will then be presented to you along with recommendations and actions needed to attain retirement.

Education Funding –prepare analysis of associated costs needed to adequately fund your education funding goals. This will include the gathering of the applicable data in order to prepare a complete analysis. This analysis will then be presented to you along with recommendations and actions needed to achieve this goal. This service may include research to determine the appropriate funding vehicle to be used to attain this goal.

Investment Management Coordination – this service provides the initial data gathering, meeting coordination and discussions with an investment manager. This service does NOT provide actual investment management or portfolio allocation. Any client coordination, questions, service issues are all funneled through us so that this information can be centralized in one place. You will have separate contract with the Investment Management firm.

Portfolio review & Allocation – this service provides a review of current allocations and provides recommended revised allocations based on goals discussed and agreed upon during the financial planning process. Should there be a need for ongoing portfolio management or more advanced advice, you will be referred to a portfolio manager specializing in the specific types of investments. You will contract directly with the portfolio manager.

FORM ADV Part 2 A ("FIRM BROCHURE")

Coordination with other advisors - this service includes meeting with other advisors (CPA, EA, estate attorney, insurance agent) as needed to implement recommendations from outcome of plan. The client will have a separate agreement with the other advisors.

Annual Review – this service is provided each year to review the previous plan and monitor progress towards goals. This will include the gathering of the applicable data in order to prepare the documentation to discuss during the presentation to you.

Risk Management Review - Property & Casualty – review current coverage to determine if additional review/implementation is required. If additional analysis/effort is required in this area, then we will coordinate the review with P&C broker.

Risk Management Review – Life – prepare needs analysis to determine amount and type of insurance needed to provide coverage in case of a death in your household. This will include the gathering of the applicable data to prepare the life insurance needs analysis. This analysis will then be presented to you along with recommendations as to the amount and type of insurance required to fund this need. Should you choose to purchase the recommended product from us, the fee for this service will be offset by a portion of the commission received from the company.

Risk Management Review - Disability - prepare needs analysis to determine amount and type of insurance needed to provide coverage in case of a disability in your household. This will include the gathering of the applicable data to prepare the disability insurance needs analysis. This analysis will then be presented to you along with recommendations as to the amount and type of insurance required to fund this need. Should you choose to purchase the recommended product from us, the fee for this service will be offset by a portion of the commission received from the company

Risk Management Review – Long Term Care - prepare needs analysis to determine amount and type of insurance needed to provide coverage in case of the need for nursing care in your household. This will include the gathering of the applicable data to prepare the insurance needs analysis. This analysis will then be presented to you along with recommendations as to the amount and type of insurance required to fund this need. Should you choose to purchase the recommended product from us, the fee for this service will be offset by a portion of the commission received from the company.

Risk Management Review – Employee Benefits – prepare analysis of employee benefits package provided by employer each year during open enrollment. This will include the gathering of the applicable data to complete the review and provide a comprehensive analysis of the benefit choices and recommended choices for the employee applicable to their specific situation (and coordinated with spouse's benefits if applicable).

Retainer Services

This service is offered when there are on-going monthly services such as, cash flow assistance, and on-going monthly coordination with the portfolio manager.

One Time Engagements

This service is available to clients who are in need of specific financial planning advice to assist them in making an informed financial decision. There is no on-going financial planning with this service.

Our Fees

Scagliotti & Associates will provide on-going monthly services to clients upon request. The fee for this service will not exceed \$350.00 per hour for the agreed upon services needed on a monthly basis. The agreement will remain in force until terminated by either party. Fees will be billed on a monthly basis.

All new clients will be charged a one-time, non-refundable set-up fee that will not exceed \$350.

Scagliotti & Associates provides insurance products for clients. As a result of the financial planning performed for the client, insurance products may be recommended as part of the implementation of the financial plan. These products can be purchased from Scagliotti & Associates, but if the client does not desire to place/purchase these products from Scagliotti & Associates, alternate sources will be provided upon request by the client.

In the event that your situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. You must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Management of Conflicts of Interest between Clients

Our relationship with you is non-exclusive; in other words, we provide financial planning services to multiple clients. We seek to avoid situations in which one client's interest may conflict with the interest of another of our clients.

Other Fees or Expenses Paid in Connection with Our Services

All fees paid to us for financial planning services are separate and distinct from the fees and expenses charged by other advisors.

Comparable Services

We believe that the charges and fees offered are competitive with alternative programs available through other firms offering a similar range of services; however, lower fees for comparable services may be available from other sources.

Management of Conflicts of Interest Relating to the Fees We Receive, and Receipt of Percentage-Based Compensation.

There is no conflict of interest as respects the fees we receive.

We do not receive percentage-based compensation.

Assets Under Management

We do not manage investment assets.

Our Services are Tailored to Meet Your Needs and Investment Restrictions.

Financial planning, estate planning, tax planning, and risk management planning services are generally delivered upon your engaging us for such services. As appropriate you will have a conference with us to review any changes to your financial situation, the investment portfolio upon which advice is provided by us, and planning issues.

Our Agreement with you may not be assigned without your consent.

Item 5: Fees and Compensation

Please refer to the discussion about our fees under Item 4.

Cancellation and Termination of Agreements

For services described above, agreements may be canceled with thirty days written notice. Fees for hourly services will be billed through the cancellation date.

Item 6: Performance Based Fees and Side-by-Side Management

We do not manage client assets; therefore we have no performance fees. Item 7: Types of Clients

We provide financial planning advice primarily to individuals and their families, including high net worth individuals.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

We do not manage investment assets.

Risk of Loss, Generally

Investing in securities involves a risk of loss that you should be prepared to bear.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events of their firm or certain management personnel which would be material to your evaluation of us or our integrity in management of your investment portfolio.

We possess no legal or disciplinary events which, in the judgment of our Chief Compliance Officer, are required to be disclosed under the guidelines for such disclosure promulgated by the U.S. Securities and Exchange Commission or state regulators.

Item 10: Other Financial Industry Activities and Affiliations

We are not involved in any other financial industry activities. We have no arrangements that are material to our advisory business or you with any other entity.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our Code of Ethics

We have adopted a Code of Ethics, to which all investment advisor representatives and employees are bound to adhere. The key component of our Code of Ethics states:

We and its investment advisor representatives and employees shall always:

- Act in the best interests of each and every client;
- Act with integrity and dignity when dealing with clients, prospects, team members, and others;
- Strive to maintain and continually enhance our high degree of professional education regarding Modern Portfolio Theory, strategic asset allocation, and financial, tax, estate, and risk management planning; and
- Seek at all times to preserve our firm's independence and to maintain our complete objectivity with respect to our advisory services and each recommendation made to our clients.

We further adopted a detailed Code of Ethics expressing our commitment to ethical conduct, which is adopted by reference by us, and which is utilized to guide the personal conduct of our various team members. This detailed Code of Ethics describes our fiduciary duties and responsibilities to you and sets forth our practice of supervising the personal securities transactions of employees with prior or concurrent access to client trade information.

A copy of the Code of Ethics is available to you and prospects upon request.

Participation or Interest in Client Transactions and Personal Trading

Our Code of Ethics provides that individuals associated with our firm may buy or sell securities for their personal accounts identical or different than those recommended to you. However, it is the expressed policy of our firm that no person employed by the firm shall prefer his or her own interest to yours nor make personal investment decisions based on your investment decisions.

To supervise compliance with the Code of Ethics, we require that anyone associated with this advisory practice and who possesses access to advisory recommendations (before or at the time they are entered into) ("access persons") to provide annual securities holding reports and quarterly transaction reports to our Chief Compliance Officer or his or her designee. We also require access persons to receive advance approval from our Chief Compliance Officer or his designee prior to investing in any initial public offerings or private placements, and with regard to trading of certain individual securities.

The Code of Ethics further includes our policy prohibiting the use of material non-public information and protecting the confidentiality of client information. We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline.

Item 12: Brokerage Practices

We do not manage investment assets.

Item 13: Review of Accounts

We do not manage investment assets. We do not monitor investments on an on-going basis.

Item 14: Payment for Client Referrals

Incoming Referrals

The firm does not compensate referring parties for these referrals.

Referrals Out

We do not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

We do not receive any commissions or referral fees for any recommendations we make to other professionals.

Item 15: Custody

We do not manage investment assets.

Item 16: Investment Discretion

We do not manage investment assets.

Item 17: Voting Client Securities

We do not manage investment assets.

Item 18: Financial Information

We do not have any financial impairment that will preclude the firm from meeting contractual commitments to you.

A balance sheet is not required to be provided because we do not serve as a custodian for your funds or securities, and do not require prepayment of fees of more than \$500, and six months or more in advance.

Item 19: Requirements for State Registered Advisors

All principal executive officers and management persons are described in ADV Part 2 B attached.

We are not actively engaged in any other business.

We do not receive any performance-based compensation.

No disclosure events have occurred.

California Disclosures

The California Code of Regulations (10 CCR Section 260.235.2) imposes two notice requirements upon financial advisers: (a.) lower cost comparable services may be available from others, and (b.) the possibility exists for a conflict of interest between your interests and ours. You are under no obligation to purchase advice or services from us.

All material conflicts of interest under CCR Section 260.238 (k) have been disclosed regarding the adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Additional Information

Business Continuity Plan

General

We have a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural and manmade disasters. Electronic files are backed up and archived offsite by a third-party service provider.

Alternate Offices

An alternate office has been identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact you within five days of a disaster that dictates moving our office to an alternate location.

Privacy Notice

We are committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person.

FORM ADV Part 2 A ("FIRM BROCHURE")

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information will be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver our Privacy Policy to you annually, in writing.

Brochure Supplement (Part 2 B of Form ADV)

Scagliotti & Associates

987 University Avenue, Suite 8
Los Gatos, CA 95032
Phone: 408-472-4384
Contact Teresa Scagliotti
Teresa@scagliotti-associates.com

February 1, 2022

Teresa A. Scagliotti, CFP®
CRD# 2702283

This brochure supplement provides information about Teresa Scagliotti that supplements the Scagliotti & Associates brochure. You should have received a copy of that brochure. Please contact us if you did not receive Scagliotti & Associates's brochure or if you have any questions about the contents of this supplement.

Additional information about Teresa Scagliotti is available on the SEC's website at www.adviserinfo.sec.gov.

Teresa A. Scagliotti, CFP®

Item 2. Educational Background and Business Experience:

Educational Background:

- * Year of birth: 1957
- * Institutions
University of California Santa Cruz Extension; CFP® certificant

Business Experience:

- * Scagliotti & Associates, Principal and sole proprietor, 2005 to present

Certified Financial Planner (CFP®): Certified Financial Planners™ are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Item 3. Disciplinary Information:

None

Item 4. Other Business Activities:

None

Item 5. Additional Compensation:

None

Item 6. Supervision:

Teresa Scagliotti is the sole proprietor and Chief Compliance Officer. As such, she is responsible for all advice provided to clients.

Item 7. Requirements for State-Registered Advisers

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None