



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Mitchell M. Falter, AIF<sup>®</sup>, CFP<sup>®</sup>  
Principal and Co-Founder**

**Effective: June 23, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Mitchell M. Falter, AIF<sup>®</sup>, CFP<sup>®</sup> (CRD# 3135381) in addition to the information contained in the ReFrame Wealth, LLC (“ReFrame Wealth” or the “Advisor”, CRD# 313386) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the ReFrame Wealth Disclosure Brochure or this Brochure Supplement, please contact Jessica Doll, Chief Compliance Officer, at (571) 354-8471.

Additional information about Mr. Falter is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3135381.

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**ReFrame Wealth, LLC**

3251 Blenheim Boulevard, Suite 502, Fairfax, VA 22030  
Phone: (571) 354-8471 | <https://www.reframewealth.com/>

## Item 2 – Educational Background and Business Experience

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Mitchell M. Falter, AIF®, CFP®, born in 1973, is dedicated to advising clients of ReFrame Wealth as a Principal and Co-Founder. Mr. Falter earned a Bachelor of Arts degree in International Development from Clark University in 1998. Additional information regarding Mr. Falter's employment history is included below.

### Employment History:

Principal and Co-Founder, ReFrame Wealth, LLC	04/2021 to Present
Senior Advisor, TIAA-CREF	04/2007 to 03/2021

### Accredited Investment Fiduciary® (“AIF®”)

Mr. Falter is an Accredited Investment Fiduciary® Designee. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

### CERTIFIED FINANCIAL PLANNER® Professional

Mr. Falter is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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### Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Falter.

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### Item 4 – Other Business Activities

Mr. Falter is not actively engaged in any other investment-related businesses or occupations.

Mr. Falter is not actively engaged in any non-investment-related business or occupation for compensation.

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### Item 5 – Additional Compensation

Mr. Falter does not receive any additional compensation.

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### Item 6 – Supervision

ReFrame Wealth provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of ReFrame Wealth's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). ReFrame Wealth's Chief Compliance Officer, Jessica Doll, is primarily responsible for the implementation of ReFrame Wealth's policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of ReFrame Wealth have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding ReFrame Wealth's supervision or compliance practices, please contact Ms. Doll at (571) 354-8471.

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## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jessica L. Doll, CFP®**  
**Principal, Co-Founder and Chief Compliance Officer**

**Effective: June 23, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jessica L. Doll, CFP® (CRD# 5969842) in addition to the information contained in the ReFrame Wealth, LLC (“ReFrame Wealth” or the “Advisor”, CRD# 313386) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the ReFrame Wealth Disclosure Brochure or this Brochure Supplement, please contact Jessica Doll, Chief Compliance Officer, at (571) 354-8471.

Additional information about Ms. Doll is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 5969842.

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## Item 2 – Educational Background and Business Experience

Jessica L. Doll, CFP®, born in 1982, is dedicated to advising clients of ReFrame Wealth as a Principal, Co-Founder and Chief Compliance Officer. Ms. Doll earned a Master of Arts degree in International Development from The George Washington University in 2008 and a Bachelor of Arts degree in Spanish from Wake Forest University in 2005. Additional information regarding Ms. Doll's employment history is included below.

### Employment History:

Principal, Co-Founder and Chief Compliance Officer, ReFrame Wealth, LLC	04/2021 to Present
Wealth Management Advisor, TIAA-CREF	04/2014 to 03/2021
Senior Wealth Advisor, United Bank	09/2008 to 08/2014

### CERTIFIED FINANCIAL PLANNER® Professional

Ms. Doll is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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**Item 3 – Disciplinary Information**

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There are no legal, civil or disciplinary events to disclose regarding Ms. Doll.

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**Item 4 – Other Business Activities**

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Ms. Doll is not actively engaged in any other investment-related businesses or occupations.

Ms. Doll is not actively engaged in any non-investment-related business or occupation for compensation.

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**Item 5 – Additional Compensation**

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Ms. Doll does not receive any additional compensation.

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**Item 6 – Supervision**

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ReFrame Wealth provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of ReFrame Wealth's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). ReFrame Wealth's Chief Compliance Officer, Jessica Doll, is primarily responsible for the implementation of ReFrame Wealth's policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of ReFrame Wealth have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding ReFrame Wealth's supervision or compliance practices, please contact Ms. Doll at (571) 354-8471.

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## **Form ADV Part 2B – Brochure Supplement**

**for**

**Andrew R. Linn**

**Effective: June 23, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Andrew R. Linn (CRD# 8095040) in addition to the information contained in the ReFrame Wealth, LLC (“ReFrame Wealth” or the “Advisor”, CRD# 313386) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the ReFrame Wealth Disclosure Brochure or this Brochure Supplement, please contact Jessica Doll, Chief Compliance Officer, at (571) 354-8471.

Additional information about Mr. Linn is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 8095040.

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## Item 2 – Educational Background and Business Experience

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Andrew R. Linn, born in 1999, is dedicated to advising clients of ReFrame Wealth as an Associate Advisor. Mr. Linn earned a Bachelor of Science degree in economics from The Pennsylvania State University in 2022. Additional information regarding Mr. Linn's employment history is included below.

### Employment History:

Associate Advisor, ReFrame Wealth, LLC	06/2025 to Present
Senior Risk Consultant, Ernst & Young	08/2022 to 05/2025

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## Item 3 – Disciplinary Information

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There are no legal, civil or disciplinary events to disclose regarding Mr. Linn.

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## Item 4 – Other Business Activities

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Mr. Linn is not actively engaged in any other investment-related businesses or occupations.

Mr. Linn is not actively engaged in any non-investment-related business or occupation for compensation.

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## Item 5 – Additional Compensation

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Mr. Linn does not receive any additional compensation.

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## Item 6 – Supervision

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ReFrame Wealth provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of ReFrame Wealth's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). ReFrame Wealth's Chief Compliance Officer, Jessica Doll, is primarily responsible for the implementation of ReFrame Wealth's policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of ReFrame Wealth have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding ReFrame Wealth's supervision or compliance practices, please contact Ms. Doll at (571) 354-8471.

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## **Form ADV Part 2B – Brochure Supplement**

**for**

**Malee Kay Turner**

**Effective: June 23, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Malee Kay Turner (CRD# 7752384) in addition to the information contained in the ReFrame Wealth, LLC (“ReFrame Wealth” or the “Advisor”, CRD# 313386) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the ReFrame Wealth Disclosure Brochure or this Brochure Supplement, please contact Jessica Doll, Chief Compliance Officer, at (571) 354-8471.

Additional information about Ms. Turner is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3135381.

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## Item 2 – Educational Background and Business Experience

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Malee Kay Turner was born in 2002. Ms. Turner earned a Bachelor of Science degree in financial planning and wealth management from VirginiaTech in 2024. Additional information regarding Ms. Turner's employment history is included below.

### Employment History:

Associate Advisor, ReFrame Wealth, LLC	07/2024 to Present
Receptionist, Malee Thai Massage	08/2018 to Present
Intern, Financial Growth Partners	06/2023 to 06/2024

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## Item 3 – Disciplinary Information

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There are no legal, civil or disciplinary events to disclose regarding Ms. Turner.

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## Item 4 – Other Business Activities

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Ms. Turner is not actively engaged in any other investment-related businesses or occupations.

Ms. Turner is a receptionist for Malee Thai Massage, but it does not represent a significant amount of her time or income.

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## Item 5 – Additional Compensation

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Ms. Turner does not receive any additional compensation.

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## Item 6 – Supervision

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ReFrame Wealth provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of ReFrame Wealth's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). ReFrame Wealth's Chief Compliance Officer, Jessica Doll, is primarily responsible for the implementation of ReFrame Wealth's policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of ReFrame Wealth have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding ReFrame Wealth's supervision or compliance practices, please contact Ms. Doll at (571) 354-8471.

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