

Part 2B of Form ADV: *Brochure Supplement*



**GREGORY KARAM, CFA®**

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4900**

November 2025

This brochure supplement provides information about Gregory Karam that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners LLC's brochure or if you have any questions about the contents of this supplement.

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Gregory Karam

**Born:** 1984

### **Education**

University of Maryland, Bachelor of Arts in Economics, Graduated: 2006

### **Business Experience**

- Crewcial Partners LLC, Investment Director, 2018 – Present
- Crewcial Partners LLC, Research Analyst, 2017 – 2018
- Crewcial Partners LLC, Portfolio Analyst, 2013 - 2017

### **Designations**

Gregory Karam has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst; CFA Institute; 2017

To obtain the CFA charter, candidates must successfully complete three exams and gain at least four (4) years of qualifying work experience, among other requirements..

## **Item 3 Disciplinary Information**

Gregory Karam has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

1. Gregory Karam is not engaged in any other investment-related activities.
2. Gregory Karam does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Gregory Karam is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Gregory Karam does not receive any economic benefit from a non-advisory client for the provision of consulting services.

## **Item 6 Supervision**

Crewcial Partners LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Investment Advisers Act of 1940. Mr. Karam is supervised by Jonathan Goldberg. Mr. Goldberg can be reached at (212) 218-4925.

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Charles C. Georgalas, CFA<sup>®</sup>

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4942**

November 2025

This brochure supplement provides information about Charles C. Georgalas that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners LLC's brochure or if you have any questions about the contents of this supplement.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Charles C. Georgalas      **Born:** 1965

### Education

- Fordham University; MBA, Finance; 1994
- State University of New York - Binghamton; BS, Business Management; 1987

### Business Experience

|                                  |              |   |
|----------------------------------|--------------|---|
| Crewcial Partners LLC            | 2016-2020    | Chief Executive Officer                                   |
|                                  | 2004-Present | Managing Director   |
| Colonial Consulting, Corp., Inc. | 2000-2004    | Member of the Board of Directors/Executive Vice President |
|                                  | 1999         | Executive Vice President                                  |
|                                  | 1996-2004    | Investment Consultant                                     |

### Designations

Charles C. Georgalas has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst; CFA Institute; 2001

To obtain the CFA charter, candidates must successfully complete three exams and gain at least four (4) years of qualifying work experience, among other requirements.

## Item 3 Disciplinary Information

Charles C. Georgalas has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Charles C. Georgalas is not engaged in any other investment-related activities.
2. Charles C. Georgalas does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Charles C. Georgalas is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Charles C. Georgalas does not receive any economic benefit from a non-advisory client for the provision of consulting services.

A portion of Charles C. Georgalas' compensation is based on obtaining new clients, retaining clients, and the ongoing advising and servicing of such clients.

## **Item 6 Supervision**

**Supervisor:** Michael Miller

**Title:** Chief Investment Officer and Managing Director

**Phone Number:** (212) 218-4900

Consultant is supervised by Michael Miller. Supervision is carried out through regular communication and portfolio reviews. The Consultant is required to document all decisions and follow-up work.

The Consultants, a group which includes Mr. Miller, meet periodically with each other. Topics of these meetings include:

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- Asset allocation and suggested changes that all clients should implement
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Part 2B of Form ADV: *Brochure Supplement*



Albert Lim, CFA®

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4917**

November 2025

This brochure supplement provides information about Albert Lim that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners LLC's brochure or if you have any questions about the contents of this supplement.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Albert Lim      **Born:** 1982

### Education

- Harvard University, BA, Economics, 2004
- Columbia Business School, MBA, 2013

### Business Experience

|                       |                      |                            |
|-----------------------|----------------------|----------------------------|
| Crewcial Partners LLC | 2024 – Present       | Senior Consultant          |
| Russell Investments   | 2019-2021, 2022-2023 | Senior Consultant          |
| PNC Bank              | 2021-2022            | Director, Retirement Plans |
| Russell Investments   | 2004-2011, 2015-2019 | Senior Analyst             |
| McKinsey & Co         | 2012-2015            | Consultant                 |

### Designations

Albert Lim has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst; CFA Institute; 2008

To obtain the CFA charter, candidates must successfully complete three exams and gain at least four (4) years of qualifying work experience, among other requirements.

## Item 3 Disciplinary Information

Albert Lim has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Albert Lim is not engaged in any other investment-related activities.
2. Albert Lim does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Albert Lim is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Albert Lim does not receive any economic benefit from a non-advisory client for the provision of consulting services.

A portion of Albert Lim's compensation is based on obtaining new clients, retaining clients, and the ongoing advising and servicing of such clients.

## **Item 6 Supervision**

**Supervisor:** Michael Miller

**Title:** Chief Investment Officer and Managing Director

**Phone Number:** (212) 218-4900

Consultant is supervised by Michael Miller. Supervision is carried out through regular communication and portfolio reviews. The Consultant is required to document all decisions and follow-up work.

The Consultants, a group which includes Mr. Miller, meet periodically with each other. Topics of these meetings include:

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**Part 2B of Form ADV: *Brochure Supplement***



**Peter Mitsos, CFA®**

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4900**

November 2025

This brochure supplement provides information about Peter Mitsos that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners LLC's brochure or if you have any questions about the contents of this supplement.

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Peter Mitsos

**Born:** 1984

### **Education**

University of Richmond, Bachelor of Science in Business Administration (Finance and Marketing Concentrations), Graduated: 2006

### **Business Experience**

- Crewcial Partners LLC, Investment Director, June 2013 - Present
- Cambridge Associates LLC, Senior Research Analyst, November 2007 – June 2013

### **Designations**

Peter Mitsos has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst; CFA Institute; 2013

To obtain the CFA charter, candidates must successfully complete three exams and gain at least four (4) years of qualifying work experience, among other requirements.

## **Item 3 Disciplinary Information**

Peter Mitsos has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

1. Peter Mitsos is not engaged in any other investment-related activities.
2. Peter Mitsos does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Peter Mitsos is not engaged in any other business or occupation.

**Item 5 Additional Compensation**

Peter Mitsos does not receive any economic benefit from a non-advisory client for the provision of consulting services.

**Item 6 Supervision**

Crewcial Partners LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Investment Advisers Act of 1940. Peter Mitsos is supervised by Jonathan Goldberg. Mr. Goldberg can be reached at (212) 218-4925.

*Cover Page*



**REGINA CHO (CHAN)**

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4942**

November 2025

**FORM ADV PART 2  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Regina Cho (Chan) that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact Regina Cho (Chan) if you did not receive a Crewcial Partners LLC's brochure or if you have questions about this supplement.**

**Additional information about Regina Cho (Chan) is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

Form ADV, Part 2B, Item 2

***Educational Background and Business Experience***

Regina Cho (Chan)  
Investment Director  
Year of Birth: 1985

**Business Background:**

Crewcial Partners LLC Investment Director, May 2011 - Present

**Educational Background:**

George Washington University, Bachelor of Arts in Biology, Graduated: 2007

Form ADV, Part 2B, Item 3

***Disciplinary Information***

Ms. Cho does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

***Other Business Activities***

Regina Cho is not engaged in any other business or occupation.

Form ADV, Part 2B, Item 5

***Additional Compensation***

Regina Cho (Chan) does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

***Supervision***

Crewcial Partners LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Investment Advisers Act of 1940. Ms. Cho is supervised by Michael Miller. Mr. Miller can be reached at (212) 218-4900.

***Requirements for State-Registered Advisers***

Regina Cho (Chan) does not have any reportable disciplinary events required to be disclosed in this section.

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Michael A. Miller, CFA®

810 7th Avenue, 32nd Floor  
New York, New York 10019  
Phone: (212) 218-4942

November 2025

This brochure supplement provides information about Michael A. Miller that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners LLC's brochure or if you have any questions about the contents of this supplement.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Michael A. Miller      **Born:** 1966

### Education

- Columbia University; MA, Statistics; 1992
- Columbia University; BS, Computer Science; 1988

### Business Experience

|                                |              |                                  |
|--------------------------------|--------------|----------------------------------|
| Crewcial Partners LLC          | 2016-Present | Chief Investment Officer         |
|                                | 2004-Present | Managing Director                |
| Colonial Consulting Corp, Inc. | 2000-2004    | President                        |
|                                | 1999-2004    | Member of the Board of Directors |
|                                | 1992-2004    | Investment Consultant            |
|                                | 1996-2000    | Executive Vice President         |

### Designations

Michael A. Miller has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analysts; CFA Institute; 1996

To obtain the CFA charter, candidates must successfully complete three difficult exams and gain at least four (4) years of qualifying work experience, among other requirements.

## Item 3 Disciplinary Information

Michael A. Miller has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Michael A. Miller is not engaged in any other investment-related activities.
2. Michael A. Miller does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Michael A. Miller is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Michael A. Miller does not receive any economic benefit from a non-advisory client for the provision of consulting services.

A portion of Michael A. Miller's compensation is based on obtaining new clients, retaining clients, and the ongoing advising and servicing of such clients.

## **Item 6 Supervision**

As Chief Investment Officer and Managing Director, Mr. Miller supervises all of his own duties and activities.

The Investment Committee, a group which includes Mr. Miller, meet periodically with each other. Topics of these meetings include:

- Review of market conditions
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Nikki Tanner

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4926**

November 2025

This brochure supplement provides information about Nikki Tanner that supplements the Crewcial Partners, LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners, LLC's brochure or if you have any questions about the contents of this supplement.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Nikki Taylor Tanner **Born:** 1971

### Education

- Jacksonville University, BS Accounting, 1993
- University of North Florida, MBA, 1998
- Certified Investment Management Analyst, Wharton Business School, 2009

### Business Experience

- Wells Fargo Bank, N.A, 2007 to 2021
  - Vice President, Institutional Retirement and Trust, Executive Benefits
- Bank Of America, N.A and predecessor organizations. 1995-2007
  - Vice President, Portfolio Manager, 2005 -2007
  - Vice President, Portfolio Manager, Team Leader 2003 - 2005
  - Vice President, Portfolio Manager, 2001-2003
  - Assistant Vice President, Portfolio Manager 1998-2001
  - Investment Associate, Jr. Portfolio Manager (fka Barnett Bank) 1997-1998
  - Customer Service Representative (fka Barnett Bank) 1995-1997
- Merrill Lynch and Co, 1994-1995
  - Mutual Fund Representative (now part of Bank of America)
- Prudential Securities 1993-1994
  - Registered Representative (now part of Wells Fargo)

## Item 3 Disciplinary Information

Nikki Tanner has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Nikki Tanner is not engaged in any other investment-related activities.
2. Nikki Tanner does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Nikki Tanner is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Nikki Tanner does not receive any economic benefit from a non-advisory client for the provision of consulting services.

A portion of Nikki Tanner's compensation is based on obtaining new clients, retaining clients, and the ongoing advising and servicing of such clients.

## **Item 6 Supervision**

**Supervisor:** Michael Miller

**Title:** Chief Investment Officer and Managing Director

**Phone Number:** (212) 218-4900

Consultant is supervised by Michael Miller. Supervision is carried out through regular communication and portfolio reviews. The Consultant is required to document all decisions and follow-up work.

The Consultants, a group which includes Mr. Miller, meet periodically with each other. Topics of these meetings include:

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JAMES BELL

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4942**

November 2025

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## Item 2 Educational Background and Business Experience

**Full Legal Name:** James Bell      **Born:** 1980

### Education

- University of Chicago; BA, Economics; 2002

### Business Experience

|   |              |                         |
|---|--------------|-------------------------|
| Crewcial Partners LLC   | 2013-Present | Director of Hedge Funds |
| Senior Consultant 2023-Present<br>( <i>Managing Director</i> : 2014-2022) | 2008-2013    | Research Analyst        |

### Designations

James Bell has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst; CFA Institute; 2011

To obtain the CFA charter, candidates must successfully complete three exams and gain at least four (4) years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

## Item 3 Disciplinary Information

James Bell has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. James Bell is not engaged in any other investment-related activities.
2. James Bell does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

James Bell is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

James Bell does not receive any economic benefit from a non-advisory client for the provision of consulting services.

A portion of James Bell's compensation is based on obtaining new clients, retaining clients, and the ongoing advising and servicing of such clients.

## **Item 6 Supervision**

**Supervisor:** Michael Miller

**Title:** Chief Investment Officer and Managing Director

**Phone Number:** (212) 218-4900

Consultant is supervised by Michael Miller. Supervision is carried out through regular communication and portfolio reviews. The Consultant is required to document all decisions and follow-up work.

The Consultants, a group which includes Mr. Miller, meet periodically with each other. Topics of these meetings include:

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Part 2B of Form ADV: *Brochure Supplement*



Jonathan Goldberg, CFA<sup>®</sup>

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4925**

November 2025

This brochure supplement provides information about Jonathan Goldberg that supplements the Crewcial Partners LLC brochure. You should have received a copy of that brochure. Please contact [CrewcialCompliance@crewcialpartners.com](mailto:CrewcialCompliance@crewcialpartners.com) if you did not receive Crewcial Partners LLC's brochure or if you have any questions about the contents of this supplement.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Jonathan Goldberg      **Born:** 1981

### Education

- New York University; MBA, Finance; 2009
- State University of New York - Binghamton; BS, Business Management; 2003

### Business Experience

|                       |                |   |
|-----------------------|----------------|---|
| Crewcial Partners LLC | 2025 - Present | Executive Director of Investments                 |
|                       | 2023 – 2025    | Chairperson Investment Committee                  |
|                       | 2013-2023      | Director of U.S. Equities<br>Associate Consultant |
|                       | 2009-2013      | Research Analyst                                  |
|                       | 2005-2009      | Performance Analyst                               |

### Designations

Jonathan Goldberg has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analysts; CFA Institute; 2012

To obtain the CFA charter, candidates must successfully complete three exams and gain at least four (4) years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

## Item 3 Disciplinary Information

Jonathan Goldberg has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Jonathan Goldberg is not engaged in any other investment-related activities.
2. Jonathan Goldberg does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Jonathan Goldberg is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Jonathan Goldberg does not receive any economic benefit from a non-advisory client for the provision of consulting services.

A portion of Jonathan Goldberg's compensation is based on obtaining new clients, retaining clients, and the ongoing advising and servicing of such clients.

## **Item 6 Supervision**

**Supervisor:** Michael Miller

**Title:** Chief Investment Officer and Managing Director

**Phone Number:** (212) 218-4900

Consultant is supervised by Michael Miller. Supervision is carried out through regular communication and portfolio reviews. The Consultant is required to document all decisions and follow-up work.

The Consultants, a group which includes Mr. Miller, meet periodically with each other. Topics of these meetings include:

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**Kyle Marmelstein**

**810 7th Avenue, 32nd Floor  
New York, New York 10019**

**Phone: (212) 218-4900**

November 2025

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## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Kyle Marmelstein

**Born:** 1986

### **Education**

Union College, Bachelor of Arts in Managerial Economics, music minor, Graduated: 2008

### **Business Experience**

- Crewcial Partners LLC, Investment Director, November 2014 – Present
- Mercer Investment Consulting, Senior Research Analyst, June 2011 – November 2014
- Evaluation Associates, Consulting Analyst, June 2008 – June 2011

## **Item 3 Disciplinary Information**

Kyle Marmelstein has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

1. Kyle Marmelstein is not engaged in any other investment-related activities.
2. Kyle Marmelstein does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Kyle Marmelstein is not engaged in any other business or occupation.

## **Item 5 Additional Compensation**

Kyle Marmelstein does not receive any economic benefit from a non-advisory client for the provision of consulting services.

## **Item 6 Supervision**

Crewcial Partners LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Investment Advisers Act of 1940. Kyle Marmelstein is supervised by Jonathan Goldberg. Mr. Goldberg can be reached at (212) 218-4925.