



Item 1 – Cover Page

Required Disclosure: This brochure supplement provides information about Kevin P. Ellis that supplements the brochure for Envision Financial LLC. You should have received a copy of that brochure. Please contact Envision Financial LLC if you did not receive the brochure for Envision Financial LLC or if you have any questions about the contents of this supplement.

Additional information about Kevin P. Ellis is available on the SEC’s website at www.adviserinfo.sec.gov.

**KEVIN P. ELLIS
FOUNDING PARTNER,
PRESIDENT & CHIEF COMPLIANCE OFFICER**

**ENVISION FINANCIAL LLC
375 BISHOPS WAY, SUITE 232
BROOKFIELD, WI 53005**

PHONE: (262) 354-7155

www.EnvisionFinancial-LLC.com

Brochure Supplement Date: February 13, 2025

Item 2 – Educational Background and Business Experience

Kevin P. Ellis, born in 1965

University of Wisconsin, Madison – BBA, Finance & Investment Banking (1988)

University of Wisconsin, Madison – BBA, Accounting (1988)

Envision Financial LLC – Founding Partner, President, Chief Compliance Officer (June 2021 - Present)

Vantage Financial LLC – Senior Wealth Advisor (November 2020 – May 2021)

Provided investment advisory, financial planning, tax, and trust administration services to retirees, affluent individuals, corporate executives and closely-held business owners

Kyle Financial Services, Inc. - President (February 2001 – November 2020)

Oversaw all aspects of SEC registered investment advisory and financial planning business; provided investment advisory, financial planning, tax, and trust administration services to retirees, affluent individuals, corporate executives and closely-held business owners

Deloitte & Touche, LLP - Senior Manager (October 1994 – January 2001)

Led the financial counseling practice of the Milwaukee office; provided investment advisory, financial planning and tax services to retirees, affluent individuals, corporate executives and closely-held business owners

Price Waterhouse, LLP – Manager (January 1989 – October 1994)

Provided tax and financial counseling services to affluent individuals, corporate executives and closely-held business owners

Certified Financial Planning Practitioner (CFP® Practitioner)

- Required a bachelor's degree as well as an education requirement involving mastery of principles of financial planning, investment planning, income and estate tax planning, retirement planning, employee benefit planning and insurance and risk management (CPA license holders may waive the education requirements)
- Required passing a 10-hour examination taken over two days (the passing rate for the exam was 57% when Kevin Ellis passed in 1997)
- Required three years of work experience in financial planning
- Requires 30 hours of continuing education, including 2 hours of ethics, every two years

Certified Public Accountant (CPA®)

- Required an undergraduate degree in accounting
- Required passing a 14-hour, four-part examination
- Required passing an ethics examination
- Required at least one year of experience in public accounting
- Requires 80 hours of continuing education, including 3 hours of ethics, every two years

Series 63 License (1998); Series 65 License (1998)

Member AICPA, WICPA



Form ADV Part 2 B

Item 3 – Disciplinary Information

NONE – no history of discipline

Item 4 – Other Business Activities

NONE – no other investment-related business activities

Item 5 – Additional Compensation

NONE – no compensation from sources other than clients

Item 6 – Supervision

Kevin P. Ellis is the Founding Partner, President, and Chief Compliance Officer of Envision Financial LLC. Kevin’s partner, Joshua J. Palleon, serves as Chief Investment Officer. Kevin and Josh both have trading authority, and Kevin and Josh both review each trade order for any trades that have been placed. As such, Kevin and Josh mutually supervise each other with respect to trading. Kevin and Josh can be reached at (262) 354-7155.



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Required Disclosure: This brochure supplement provides information about Joshua J. Palleon that supplements the brochure for Envision Financial LLC. You should have received a copy of that brochure. Please contact Envision Financial LLC if you did not receive the brochure for Envision Financial LLC or if you have any questions about the contents of this supplement.

Additional information about Joshua J. Palleon is available on the SEC’s website at www.adviserinfo.sec.gov.

**JOSHUA J. PALLEON
PARTNER, CHIEF INVESTMENT OFFICER**

**ENVISION FINANCIAL LLC
375 BISHOPS WAY, SUITE 232
BROOKFIELD, WI 53005**

PHONE: (262) 354-7155

www.EnvisionFinancial-LLC.com

Brochure Supplement Date: February 13, 2025

Item 2 – Educational Background and Business Experience

Joshua J. Palleon, born in 1976

Marquette University – MBA, Finance (2002)

University of Wisconsin, Oshkosh – BBA, Finance & Marketing (1999)

Envision Financial LLC – Partner, Chief Investment Officer (September 2023 - Present)

BMO Wealth Management U.S.

– Managing Director, Investment Strategy (December 2017 – September 2023)

Member of investment leadership team, portfolio asset management committee, asset allocation working group, equity model working group and investment strategies implementation working group. Provided management of teams across investment portfolio strategy and research, including fixed income and equity research, fixed income portfolio management, equity and fixed income trading, centralized portfolio management solutions, and structured product delivery. Delivered investment advisory and wealth planning services to select key client relationships for high net worth investors.

– Regional Director, Investments (November 2011 – December 2017)

Member of investment leadership team, portfolio asset management committee, investment strategy team and asset allocation committee. Managed investment team of Senior Portfolio Managers and Associate Portfolio Managers and provided oversight of investment delivery (including asset allocation and strategy implementation), performance execution, compliance adherence, and investment communication across the Northern States Region. Delivered investment advisory and wealth planning services to select key client relationships for high net worth investors.

– Senior Portfolio Manager, Vice President (February 2004 – November 2011)

Created and implemented investment solutions and custom portfolio strategies for high net worth individuals and families, institutions, and not-for-profit clients with various investment objectives utilizing equity, fixed income, cash and alternative investments. Delivered investment advisory and wealth planning services.

Strong Capital Management

– Investment Advisor (June 1999 – February 2004)

Provided investment advisory services, client service and sales, brokerage, and trading for mass affluent and high net worth individuals and families.

Chartered Financial Analyst (CFA®)

- **Required completion of a three-part exam in sequential order with each exam building on the prior level and becoming increasingly complex with a core of ethics and professional standards across all levels**
- **Required completion of a bachelor's degree or equivalent program and have received a degree from the college/university**
- **Required a combination of 4,000 hours of work experience and/or higher education that was acquired over a minimum of three sequential years and achieved by the date of registering for the Level 1 exam.**

- Required experience must be directly involved with the investment decision-making process or producing a work product that informs or adds value to that process.
- Required professional references in support of membership application that shares information on work experience and professional character
- Curriculum topics include ethics and professional standards, quantitative methods, economics, financial reporting and analysis, corporate finance, equity investments, fixed income, derivatives, alternative investments, portfolio management and wealth planning, private wealth, and private markets

Series 65 License (2001)

Member of CFA Institute and CFA Society of Milwaukee

Item 3 – Disciplinary Information

NONE – no history of discipline

Item 4 – Other Business Activities

NONE – no other investment-related business activities

Item 5 – Additional Compensation

NONE – no compensation from sources other than clients

Item 6 – Supervision

Joshua J. Palleon is a Partner and the Chief Investment Officer of Envision Financial LLC. Kevin P. Ellis is the Founding Partner, President, and Chief Compliance Officer of Envision Financial LLC. Josh and Kevin both have trading authority, and Josh and Kevin both review each trade order for any trades that have been placed. As such, Kevin and Josh mutually supervise each other with respect to trading. Kevin and Josh can be reached at (262) 354-7155.



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Additional information about Stephen R. White is available on the SEC’s website at www.adviserinfo.sec.gov.

**STEPHEN R. WHITE
WEALTH ADVISOR
DIRECTOR OF ESTATE & BUSINESS OWNER PLANNING**

**ENVISION FINANCIAL LLC
375 BISHOPS WAY, SUITE 232
BROOKFIELD, WI 53005**

PHONE: (262) 354-7155

www.EnvisionFinancial-LLC.com

Brochure Supplement Date: February 13, 2025

Item 2 – Educational Background and Business Experience

Stephen R. White born in 1967

University of Wisconsin Law School – JD (1994)

University of Wisconsin, Madison – BA, Political Science & Sociology (1989)

Envision Financial LLC – Wealth Advisor, Director of Estate & Business Owner Planning (February 2025-Present)

BMO Wealth Management U.S.

– Senior Director/National Business Owner Strategist (January 2022 – December 2024)
National leader of the BMO BOSS - Business Owners Strategies and Solutions team, a specialized group of professionals that provided sophisticated wealth transfer, succession and transition planning guidance to business owners and corporate executives. A key focus of this work was on exit strategies, legacy planning and managing family dynamics.

– Managing Director Western Wisconsin Market (January 2021 – December 2021)
Managed a team of multi-disciplinary wealth management professionals for the BMO Wealth Management Western Wisconsin market.

– Regional Director Wealth Planning (July 2016 – December 2020)
Responsible for leading a team of sophisticated high-net-worth wealth planners and overseeing strategic delivery of wealth planning services for IL, MN & WI markets. Also served as lead advisor for a select group of high-net-worth clients.

– Private Wealth Advisor Director (June 2014 – June 2016)
Served as lead relationship manager to high-net-worth individuals, business owners, families and nonprofit organizations. Provided wealth planning guidance to clients after first gaining a deep understanding of their values, priorities and objectives and assembled the appropriate team of professionals to provide a full range of wealth services as part of a comprehensive personal wealth strategy

Hogan Financial - Managing Director/Financial Advisor (April 2013 – March 2014)

Assisted with the overall management and strategic direction for the firm in addition to serving high-net-worth clients as a financial advisor providing estate, tax, retirement and financial planning advice.

JP Morgan - Executive Director/Wealth Advisor (March 2008-March 2013)

Served as a member of the J.P. Morgan Private Bank National Wealth Advisory Team providing sophisticated estate and tax planning guidance to high and ultra-high-net-worth clients.

Quarles & Brady LLP - Attorney (May 1998 – February 2008)

Estate planning attorney with focus on high and ultra-high-net-worth clients including business owners, corporate executives and other professionals. Promoted from associate to equity partner in 2002.

Michael Best & Friedrich LLP - Attorney (April 1996-April 1998)

Tax practice with focus on partnership taxation and drafting complex LLC operating agreements.

LaFollette & Sinykin (now Godfrey & Kahn) – Attorney (September 1994 – March 1996)

Member of the corporate team with practice focused on mergers & acquisitions and general business law.

Certified Financial Planning Practitioner (CFP® Practitioner)

- Required a bachelor's degree as well as an education requirement involving mastery of principles of financial planning, investment planning, income and estate tax planning, retirement planning, employee benefit planning and insurance and risk management (Licensed Attorneys are required to only successfully complete a capstone course)
- Required passing a 10-hour examination taken over two days (the passing rate for the exam was 63% when Stephen White passed the exam on first try in 2014)
- Required three years of work experience in financial planning
- Requires 30 hours of continuing education, including 2 hours of ethics, every two years

Item 3 – Disciplinary Information

NONE – no history of discipline

Item 4 – Other Business Activities

NONE – no other investment-related business activities

Item 5 – Additional Compensation

NONE – no compensation from sources other than clients

Item 6 – Supervision

Kevin P. Ellis is the Founding Partner, President, and Chief Compliance Officer of Envision Financial LLC. Kevin's partner, Joshua J. Palleon, serves as Chief Investment Officer. Kevin and Josh both review each trade order for any trades that have been placed. Kevin and Josh can be reached at (262) 354-7155.