

Brochure Supplement

Form ADV Part 2B

Liberty Forge LLC d/b/a Civic Financial

20 Newbury St, Floor 3
Boston, MA 02116

(617) 239-9340

July 2026

Scott DeSantis

Item 1: Cover Page

This Brochure Supplement provides information about Scott DeSantis ("Scott") that supplements the Disclosure Brochure of Liberty Forge LLC d/b/a Civic Financial ("Civic Financial"). You should have received a copy of that Disclosure Brochure. Please contact Scott DeSantis by telephone at (617) 239-9340 or by email at scott@civicfinancial.com if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Scott DeSantis is available on the SEC's website at www.adviserinfo.sec.gov. Scott's CRD/IARD number is 6162685, and the firm's CRD number is 343208.

Item 2: Educational Background and Business Experience

Born: 1992

Educational Background

B.A., Psychology (Cum Laude), Amherst College, 2015

Business Experience

- July 2026 to present: Liberty Forge LLC, Boston, MA - Chief Executive Officer and Investment Adviser Representative.
- June 2026 to present: Liberty Sun LLC, Boston, MA - Licensed Insurance Agent.
- January 2016 to June 2026: Northwestern Mutual Wealth Management Company, Boston, MA.
- August 2015 to March 2016: Northwestern Mutual Investment Services, LLC, Boston, MA - Investment Adviser Representative.
- September 2014 to June 2026: Northwestern Mutual Investment Services, LLC, Boston, MA – Registered Representative.
- April 2013 to June 2026: Northwestern Mutual Life Insurance Company, Boston, MA – Licensed Insurance Agent.

Professional Designations

Scott is a CERTIFIED FINANCIAL PLANNER™ professional (CFP®). The CFP® certification requires candidates to complete a CFP Board-registered education program covering financial planning, tax planning, insurance, retirement, and estate planning; pass a comprehensive certification examination; complete a minimum of 4,000–6,000 hours of relevant professional experience (depending on pathway); and adhere to the CFP Board's Code of Ethics and Standards of Conduct. CFP® professionals must complete 30 hours of continuing education every two years, including 2 hours of ethics.

Item 3: Disciplinary Information

Scott does not have any disciplinary information to report in response to this item.

Item 4: Other Business Activities

Scott is a licensed life and health insurance producer with Liberty Sun LLC, which is under common control with Civic Financial. Insurance commissions earned in connection with the sale of insurance products are paid to Liberty Sun LLC. Scott's receipt of insurance commissions through Liberty Sun LLC creates a conflict of interest, as Scott has a financial incentive to recommend products that generate such compensation over products or strategies that do not, including fee-only alternatives available through Civic Financial's advisory services. Clients are under no obligation to purchase insurance products recommended by Scott

and may implement such recommendations through any insurance-licensed professional of their choosing.

Item 5: Additional Compensation

As an owner of Civic Financial, Scott receives economic benefit from the overall profitability of the firm, but does not receive any additional compensation from non-clients for providing advisory services.

Item 6: Supervision

Grant Parisi is responsible for the supervision of Scott's advisory activities. He can be reached at (617) 239-9340. In addition, Rich Chen, Chief Compliance Officer, oversees Scott's advisory activities, including the review of client communications. These reviews are conducted using Greenboard.

Privacy Policy Notice

Liberty Forge, LLC d/b/a Civic Financial

Rev. July 2026

FACTS

WHAT DOES LIBERTY FORGE, LLC D/B/A CIVIC FINANCIAL (THE “FIRM”) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, date of birth, driver's license, and income
- account balances and assets
- transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons the Firm chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does the Firm share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, or explore transactions with other firms	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

Questions?

Call (617) 239-9340 .

Who we are

Who is providing this notice?

Liberty Forge, LLC d/b/a Civic Financial

What we do

How does the Firm protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does the Firm collect my personal information?

We collect your personal information, for example, when you:

- open an account
- deposit money
- seek advice about your investments
- enter into an investment advisory contract
- tell us about your investment or retirement portfolio or your earnings

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- sharing for affiliates to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership and control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership and control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.