CIVIC FINANCIAL

Brochure Supplement

Form ADV Part 2B

Liberty Forge LLC d/b/a Civic Financial

20 Newbury St, Floor 3
Boston, MA 02116

617-239-9385

July 2026

Daniel Monaghan

Item 1: Cover Page

This Brochure Supplement provides information about Daniel Monaghan ("Dan") 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 Daniel Monaghan by telephone at 617-239-9385 or by email at Dan@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 Daniel Monaghan is available on the SEC's website at www.adviserinfo.sec.gov. Dan's CRD/IARD number is 7407148, and the firm's CRD number is 343208.

Item 2: Educational Background and Business Experience

Born: 1998

Educational Background

B.A., Economics, Brown University, 2022.

Business Experience

- July 2026 to present: Liberty Forge, LLC d/b/a Civic Financial, Boston, MA – Investment Adviser Representative.
- June 2026 to present: Liberty Sun LLC, Boston, MA – Licensed insurance agent.
- The Northwestern Mutual Life Insurance Company, Boston, MA – Investment Adviser Representative and Licensed Insurance Agent.
- June 2021 to August 2021: Pallas Capital Advisors, Braintree, MA – Intern.
- June 2018 to August 2019: UAMS, Walpole, MA – Business Analyst.

Professional Designations

Dan 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 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

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

Item 4: Other Business Activities

Dan 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. Dan's receipt of insurance commissions through Liberty Sun LLC creates a conflict of interest, as Dan 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 Dan and may implement such recommendations through any insurance-licensed professional of their choosing.

Item 5: Additional Compensation

Other than the commission-based compensation described in Item 4 above, Dan does not receive any additional compensation from non-clients for providing advisory services.

Item 6: Supervision

Scott DeSantis, Chief Executive Officer, is responsible for the supervision of Dan’s advisory activities and can be reached at (617) 239-9340 or Scott@civicfinancial.com. In addition, Rich Chen, Chief Compliance Officer, oversees Dan'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.