deMAURIAC

Certified Financial Planning™

Firm Brochure

Form ADV Part 2A & 2B

deMauriac LLC | Registered Investment Adviser | CRD #306542
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QUESTIONS ABOUT THIS DOCUMENT

We explain every page in plain language, until you fully understand it.
Call (504) 358-0433 or email marigny@demauriac.com. We are listening.

No pressure | No jargon | No commissions

Version date: 02/02/2026 | Also available at adviserinfo.sec.gov

The official document follows this cover, unaltered. Registration does not imply a certain level of skill or training.

deMauriac LLC
Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of deMauriac LLC. If you have any questions about the contents of this brochure, please contact us at (504) 358-0433 or by email at: marigny@demauriac.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about deMauriac LLC is also available on the SEC's website at www.adviserinfo.sec.gov. deMauriac LLC's CRD number is: 306542.

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Registration as an investment adviser does not imply a certain level of skill or training.

Version Date: 02/02/2026

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of deMauriac LLC on 01/22/2025 are described below. Material changes relate to deMauriac LLC's policies, practices or conflicts of interests.

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- deMauriac LLC has updated its Asset Under Management. (Item 4.E)
- deMauriac LLC updated the list of vendors for Selection of Other Advisers Fees for 401(k) Plans Item 5)

Item 3: Table of Contents

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Item 4: Advisory Business

A. Description of the Advisory Firm

deMauriac LLC (hereinafter "deMauriac") is a Limited Liability Company organized in the State of Maine. The firm was formed in October 2019, and the principal owner, managing member and chief compliance officer is Marigny deMauriac.

B. Types of Advisory Services

Portfolio Management Services

deMauriac offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. deMauriac creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Assessment of Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

deMauriac evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. deMauriac will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

deMauriac seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of deMauriac's economic, investment or other financial interests. To meet its fiduciary obligations, deMauriac attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, deMauriac's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is deMauriac's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent, including initial public offerings ("IPOs") and other investment opportunities that might have a limited supply, among its clients on a fair and equitable basis over time.

Selection of Other Advisers

deMauriac may direct clients to third-party investment advisers. Before selecting other advisers for clients, deMauriac will verify that all recommended advisers are properly licensed, notice filed or exempt in the states where deMauriac is recommending the adviser to clients.

Pension Consulting Services

deMauriac offers consulting services to pension or other employee benefit plans (including but not limited to 401(k) plans). Pension consulting may include, but is not limited to:

- identifying investment objectives and restrictions
- providing guidance on various assets classes and investment options
- recommending money managers to manage plan assets in ways designed to achieve objectives
- monitoring performance of money managers and investment options and making recommendations for changes
- recommending other service providers, such as custodians, administrators and broker-dealers
- creating a written pension consulting plan

These services are based on the goals, objectives, demographics, time horizon, and/or risk tolerance of the plan and its participants.

Estate Planning Solutions via Snug

deMauriac has entered into an arrangement with Snug, a third-party technology platform that provides a comprehensive estate planning solution. Snug allows users to create, manage, and administer estate plans through their digital platform. As part of our arrangement, deMauriac purchases access to the Snug platform, which enables us to invite or refer our clients to create estate planning documents for an additional cost.

Snug's platform is designed to help clients create estate planning documents that align with the legacy objectives we have discussed and developed together. Once referred to Snug, clients enter the platform and are guided through the document creation process. As an advisor, I may assist clients in the role of a scrivener, helping to input client information and preferences into the Snug platform based on our prior discussions and the client's instructions. However, it is important to note that this assistance does not constitute legal advice, and the client maintains full control over the final decisions and selections made within the Snug platform.

deMauriac does not draft, modify, or create any legal language within the estate planning documents. The legal content and structure of the documents are predetermined by Snug and their legal team. My role as a scrivener is limited to facilitating the input of client data and choices within the parameters set by Snug's platform.

From a compliance perspective, offering access to Snug's platform and acting as a scrivener within the platform is similar to other estate planning referrals that deMauriac may provide. Snug prioritizes advisor compliance with industry best practices regarding legal ethics and professional rules of conduct.

CFP On Demand/Your Financial Ally Services

deMauriac will offer standalone sessions on certain topics, on demand advice from a CFP (stand-alone financial planning). Group sessions will also be offered. deMauriac covers goal setting, budgeting and saving, debt repayment, and investment and retirement education among focus areas for those who may not yet be in a position to invest, but would still benefit from coaching to better themselves financially. We also work with clients who to assist them with overcoming procrastination, eliminate false limiting beliefs, reduce money-related stress and provide education on how to align money with values.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Services Limited to Specific Types of Investments

deMauriac generally limits its investment advice to mutual funds, fixed income securities, insurance products including annuities, equities, ETFs, treasury inflation protected/inflation linked bonds. deMauriac may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

deMauriac will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by deMauriac on behalf of the client. deMauriac may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent deMauriac from properly servicing the client account, or if the restrictions would require deMauriac to deviate from its standard suite of services, deMauriac reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. deMauriac does not participate in wrap fee programs.

E. Assets Under Management

deMauriac has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$40,029,843.00	$ 0.00	December 2025

Item 5: Fees and Compensation

A. Fee Schedule

These fees are negotiable.

Portfolio Management Fees

Equity/Balanced Portfolios

Total Assets Under Management	Annual Fees
$0- $500,000	1.5%
$500,001 - $1,000,000	1.25%
$1,000,001 -$2,000,000	1.00%

$2,000,001 and above	0.75%

Fixed Income Only Portfolios

Total Assets Under Management	Annual Fees
$0 - $500,000	0.65%
$500,001 - $2,000,000	0.50%
$2,000,001 and above	0.35%

The balance in the client's account on the last business day of the month is used to determine the market value of the assets upon which the advisory fee is based and will be prorated to account for cash flow and time amount of time the account has been open. deMauriac uses the Schwab platform to calculate fees. (Please see Item 15 for more info regarding direct deduction)

The final fee schedule will be memorialized in the client's advisory agreement. Clients may terminate the agreement without fear of penalty within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract immediately upon written notice.

Selection of Other Advisers Fees for 401(k) Plans

deMauriac may direct clients to third-party investment advisers. deMauriac will be compensated via a fee share from the advisers to which it directs those clients. The fees shared are negotiable and will not exceed any limit imposed by any regulatory agency. The notice of termination requirement and payment of fees for third-party investment advisers will depend on the specific third-party adviser selected.

deMauriac may direct clients to Human Interest, Vestwell, Betterment or Guideline. Please see Part 2A for Human Interest, Vestwell, or Guideline's fee schedules.

Total Assets	deMauriac's Fee
Less than $5,000,000	.50%
$5,000,000 - $14,999,999	.20%
$15,000,000 - $24,999,999	.15%
$25,000,000 +	.12%

Other fees may apply. See ADV Part 2A of custodian for information specific to that custodian.

Hourly Fees

The hourly fee for these services is between $500 and $1,500. The final fee schedule will be memorialized in the client's advisory agreement. Hourly Fee/Retainer:

-Assessment of investment cost and diversity of investment options
-Identifying underlying service and administrative fees on an ongoing basis
-Fund risk analysis and historic performance reviews
-Assessing recordkeeping and vendor service provider satisfaction
-Ensuring open and transparent communication with employee participants to encourage a financially literate workforce.

Educational Seminars/Workshops

deMauriac offers financial literacy workshops to clients and the general public.

B. Payment of Fees

Payment of Portfolio Management Fees

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis (Please see Item 15 for more info regarding direct deduction) or may be invoiced and billed directly to the client on a monthly basis. Clients may pay via cash, check, or wire. Fees are paid in arrears.

Equity/Balanced Portfolios

Monthly fee = (Annual fee/ 12) x amount of assets under management.

For purposes of calculating the client's portfolio management fees described above, an example is offered below for a sample $500,000 account:

Monthly fee = (Annual fee/ 12) x amount of assets under management equates to $625 monthly fee = (1.50% /12) x $500,000.

A $500,000 account will be charged an annual fee of 1.50%. This would result in a total annual fee of $7,500 on the sample $500,000 account.

Fixed Income Only Portfolios

Monthly fee = (Annual fee/ 12) x amount of assets under management.

For purposes of calculating the client's portfolio management fees described above, an example is offered below for a sample $500,000 account:

Monthly fee = (Annual fee/ 12) x amount of assets under management equates to $270 monthly fee = (0.65% /12) x $500,000.

A $500,000 account will be charged an annual fee of 0.65%. This would result in a total annual fee of $3,250 on the sample $500,000 account.

Payment of Selection of Other Advisers Fees for 401(k) Plans

Fees for selection of third-party advisers withdrawn by Human Interest, Vestwell, or Guideline directly from client accounts. deMauriac then receives its portion of the fees from Human Interest or Vestwell; deMauriac does not directly deduct the advisory fees on 401k accounts held at Human Interest or Vestwell.

Payment of Pension Consulting Fees

Asset-based pension consulting fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis or may be invoiced and billed directly to the client on a monthly basis. Clients may select the method in which they are billed. Fees are paid in arrears.

Monthly fee = (Annual fee/ 12) x amount of assets under management.

For purposes of calculating the client's portfolio management fees described above, an example is offered below for a sample $500,000 account:
Monthly fee = (Annual fee/ 12) x amount of assets under management equates to $208.33 monthly fee = (0.50 / 12) x $500,000.
A $500,000 account will be charged an annual fee of 0.50%. This would result in a total annual fee of $2,500 on the sample $500,000 account.

Fixed pension consulting fees are paid via check, ACH or credit card. These fees are paid in arrears upon completion.

Hourly pension consulting fees are paid in arrears upon completion.

Payment of CFP On Demand/Your Financial Ally Services Fees

Fees are billed to clients monthly in arrears. Fees are paid via check and wire.

Payment of Educational Seminar/Workshop Fees

Educational seminars and workshops are offered for a fee of $50 - $75 per person, per session in advance.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by deMauriac. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

deMauriac generally collects its fees in arrears. Certain fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

E. Outside Compensation For the Sale of Securities to Clients

Neither deMauriac nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

deMauriac does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client. Therefore, deMauriac does not engage in side-by-side management.

Item 7: Types of Clients

deMauriac generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Charitable Organizations

There is an account minimum of $25,000 AND AN ADDITIONAL MIN FEE REQUIREMENT OF $120 PER YEAR which may be waived by deMauriac in its discretion.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

deMauriac's methods of analysis include Cyclical analysis, Fundamental analysis, Modern portfolio theory, Quantitative analysis and Technical analysis.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Quantitative analysis deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Technical analysis involves the analysis of past market data; primarily price and volume.

Investment Strategies

deMauriac uses long term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Quantitative analysis Investment strategies using quantitative models may perform differently than expected as a result of, among other things, the factors used in the models, the weight placed on each factor, changes from the factors' historical trends, and technical issues in the construction and implementation of the models.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk. Dollar Cost Averaging: Making regular investments in the market over time, not mutually exclusive to the other investment methods such as growth or value investing.

Value Investing
Growth Investing

Dependent on individualized risk tolerance, time frame and overall investment objectives specific to each client. There are several types of investment strategies that cater to every level of risk. Finding the best strategy for a client comes down to understanding personal preferences and financial situation.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have internal costs that lower investment returns which are disclosed in each client prospectus. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. An ETF may trade at a premium or discount to its net asset value.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither deMauriac nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither deMauriac nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Marigny Claire Denise deMauriac is a licensed insurance agent and Chief Executive Officer of AWM Insurance. Ms. deMauriac is a licensed insurance agent of Policy Genius, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. deMauriac always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to utilize the services of any representative of deMauriac in connection with such individual's activities outside of deMauriac. Clients always have the right to decide whether to act on insurance recommendations made by the firm and if they do, they have the right to do so with the professional of their choosing.

Marigny Claire Denise deMauriac is the founder of ThinkCap. Her duties include growing a network, sharing news and opportunities to help underrepresented founders succeed. Marigny Claire Denise deMauriac spends approximately 15 hours a month engaged in this activity. This is not an investment related business.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

deMauriac may direct clients to third-party investment advisers. Before selecting other advisers for clients, deMauriac will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where deMauriac is recommending the adviser to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

deMauriac has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. deMauriac's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

deMauriac does not recommend that clients buy or sell any security in which a related person to deMauriac or deMauriac has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of deMauriac may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of deMauriac to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions do create a conflict of interest. deMauriac will always document any transactions that could be construed as conflicts of interest and will never engage in trading that front runs or operates to the client’s disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients’ Securities

From time to time, representatives of deMauriac may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of deMauriac to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions do create a conflict of interest; however, deMauriac will never engage in trading that front runs or operates to the client's disadvantage if representatives of deMauriac buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on deMauriac's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and deMauriac may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in deMauriac's research efforts. deMauriac will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian. deMauriac considers a range of factors, including but not limited to:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services.
- Proficiency in facilitating timely transfers and payments to and from accounts.
- Availability of investment research and tools that assist us in making investment decisions.
- Competitiveness of the price of those services and willingness to negotiate the prices. [Clients will not necessarily pay the lowest commission or commission equivalent.]
- Quality of services.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

1. Research and Other Soft-Dollar Benefits

While deMauriac has no formal soft dollars program in which soft dollars are used to pay for third party services, deMauriac may receive research, products, or other services from its broker/dealer in connection with client securities transactions ("soft dollar benefits") consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any particular client will benefit from any particular soft dollar research or other benefits. deMauriac benefits by not having to produce or pay for the research, products or services, and deMauriac will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that deMauriac's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. *Brokerage for Client Referrals*

deMauriac receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

deMauriac will require clients to use Schwab, Human Interest, Betterment, Guideline, or Vestwell to execute transactions. Not all advisers require clients to use a particular broker-dealer.

B. Aggregating (Block) Trading for Multiple Client Accounts

If deMauriac buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients in order to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such a case, deMauriac would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. deMauriac would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek best execution, with specific brokerage direction (if any).

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for deMauriac's advisory portfolio management services provided on an ongoing basis are reviewed at least quarterly by Marigny deMauriac, CEO, with regard to clients' respective investment policies and risk tolerance levels. All accounts at deMauriac are assigned to this reviewer. The reviewer will visit with the client annually to go over the portfolio.

All financial plans are reviewed upon creation and plan delivery by Marigny deMauriac, CEO. Financial planning clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, deMauriac's services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of deMauriac's advisory services provided on an ongoing basis will receive a statement detailing the client's account, including assets held, asset value, and calculation of fees. This statement will come from the custodian. deMauriac will also provide a separate written report to the client.

Each financial planning client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

Charles Schwab & Co., Inc. Advisor Services provides deMauriac with access to Charles Schwab & Co., Inc. Advisor Services' institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least $10 million of the adviser's clients' assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For deMauriac client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to deMauriac other products and services that benefit deMauriac but may not benefit its clients' accounts. These benefits may include national, regional or deMauriac specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of deMauriac by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist deMauriac in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of deMauriac's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of deMauriac's accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to deMauriac other services intended to help deMauriac manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to deMauriac by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to deMauriac. deMauriac is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services. Receipt of soft dollars is an incentive to require Schwab and that incentive is a conflict of interest. The firm believes requiring clients to use Schwab is in the client's best interest based on services Schwab provides and fees Schwab charges.

Other than soft dollar benefits we do not receive any other compensation from third parties for the services we provide.

B. Compensation to Non – Advisory Personnel for Client Referrals

deMauriac does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

deMauriac does not accept or maintain physical custody of client funds or securities. When advisory fees are deducted directly from client accounts at client's custodian, deMauriac will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

deMauriac does not have physical custody of client funds or securities. However, when advisory fees are deducted directly from client accounts at client's custodian, deMauriac will be deemed to have limited custody of a client's assets. For fees deducted directly from client accounts, in states that require it, deMauriac will:

(A) Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian.

(B) Utilize a custodian that sends at least quarterly statements reflecting all additions and deductions, including the amount of advisory fees.

(C) Send the qualified custodian written notice of the amount of the fee to be deducted and send the client a written invoice upon or prior to fee deduction itemizing the fee, including the formula used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based.

Clients will receive all account statements from the custodian and billing invoices from deMauriac that are required in each jurisdiction, and they should carefully review those statements for accuracy.

Item 16: Investment Discretion

deMauriac provides discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, deMauriac generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. In some instances, deMauriac's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives, or client instructions otherwise provided to deMauriac.

Item 17: Voting Client Securities (Proxy Voting)

deMauriac will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to deMauriac.

Item 18: Financial Information

A. Balance Sheet

deMauriac neither requires nor solicits prepayment of more than $500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither deMauriac nor its management has any financial condition that is likely to reasonably impair deMauriac's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

deMauriac has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

deMauriac currently has only one management person: Marigny Claire Denise deMauriac. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on this Form ADV Part 2A brochure under Item 10.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

deMauriac does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

There is no relationship with any issuers of security.

This brochure supplement provides information about Marigny deMauriac that supplements the deMauriac LLC brochure. You should have received a copy of that brochure. Please contact Marigny deMauriac if you did not receive deMauriac LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Marigny deMauriac is also available on the SEC's website at www.adviserinfo.sec.gov.

deMauriac LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Marigny deMauriac

Personal CRD Number: 6192738

Investment Adviser Representative

deMauriac LLC
401 ST JOSEPH SUITE 2A
NEW ORLEANS, Louisiana 70130

UPDATED: 04/14/2025

Item 2: Educational Background and Business Experience

Name: Marigny deMauriac **Born:** 1985

Educational Background and Professional Designations:

Education:

Master of Science - Mental Health Counseling, Loyola University New Orleans – 2008

Business Background:

11/2019 - Present	Investment Adviser Representative deMauriac LLC
10/2019 – 12/2019	Financial Advisor Prudential
06/2013 - 08/2019	Financial Advisor Edward Jones
01/2008 - 12/2012	Counselor Guidance Center

Professional Designations:

Certified Exit Planning Advisor® (CEPA®)

The credential is for professional advisors who want to engage more business owners effectively. Through the process of Exit Planning owners can build more valuable companies, have more substantial personal financial plans, and align their personal goals. Participants who complete the CEPA program and pass the closed book proctored exam receive the Certified Exit Planning Advisor® (CEPA®) credential. Renewing certification holders must have completed a minimum of 40 hours of exit planning related professional development, or 30 hours of exit planning related professional development plus 10 hours of qualifying leadership, authorship, and teaching activities contributing to the exit planning profession. Qualifying leadership activities include volunteer service as a chairman, Chair Elect, or officer for committee service to a qualifying organization other than the applicant's employer.

AAMS – Accredited Asset Management Specialist

MINIMUM QUALIFICATIONS:

- Complete a self-study course,
- Pass an examination on asset management topics,
- Agree to a code of ethics, and
- Commit to annual continuing education.

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.
To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Accredited Behavioral Finance Professional – ABFP

Individuals who hold the ABFP™ designation have completed a course of study encompassing advisors' emotional competencies, client interactions, and financial planning advice through a thorough understanding of psychological explanations for economic behavior and hands-on practice of knowledge.

- Prerequisites: None

- Designation Training requirements: Online self-study ABFP course and exam to be completed within 120 days of receiving program access; instructor-led option based on availability.

- Designation Exam Type: Online, closed-book final exam.

- Continuing Education Requirements: 16 hours every two years.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Marigny Claire Denise deMauriac is a licensed insurance agent and Chief Executive Officer of AWM Insurance, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. deMauriac always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to utilize the services of any representative of deMauriac in connection with such individual's activities outside of deMauriac. Clients always have the right to decide whether to act on insurance recommendations made by the firm and if they do, they have the right to do so with the professional of their choosing.

Item 5: Additional Compensation

Marigny deMauriac does not receive any economic benefit from any person, company, or organization, other than deMauriac LLC in exchange for providing clients advisory services through deMauriac LLC.

Item 6: Supervision

As the Chief Compliance Officer of deMauriac LLC, Marigny deMauriac supervises all activities of the firm. Marigny deMauriac's contact information is on the cover page of this disclosure document. Marigny deMauriac adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Marigny deMauriac has NOT been involved in any of the events listed below.

   1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:

a) an investment or an investment-related business or activity;
b) fraud, false statement(s), or omissions;
c) theft, embezzlement, or other wrongful taking of property;
d) bribery, forgery, counterfeiting, or extortion; or
e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
   a) an investment or an investment-related business or activity;
   b) fraud, false statement(s), or omissions;
   c) theft, embezzlement, or other wrongful taking of property;
   d) bribery, forgery, counterfeiting, or extortion; or
   e) dishonest, unfair, or unethical practices.

B. Marigny deMauriac has NOT been the subject of a bankruptcy.