

This brochure supplement provides information about Investment Adviser Representative, Jermaine Guthrie (CRD No. 4627005), that supplements the firm brochure of The Prosperity Consulting Group, LLC d/b/a Prosperity - An EisnerAmper Company (IARD No. 133777) ("Prosperity" or the "Firm"). You should have received a copy of that Brochure. Please contact Donna C. Gestl (contact information below), if you did not receive the Prosperity Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Adviser Representative, Jermaine Guthrie, CRD No. 4627005 can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). That website can be searched by using the investment adviser representative's CRD number (shown above).

**BROCHURE SUPPLEMENT**  
*for*  
**Jermaine Guthrie, CFP®**  
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New York, NY 10017



**Prosperity - An EisnerAmper Company**

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**Firm Supervisory Contact:**

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**June 23, 2026**

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE (Item 2)**

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Prosperity requirements for Investment Adviser Representative Employment

Prosperity requires that employees who provide discretionary security selection on behalf of the firm have at least, a 4-year college degree, 2 years relevant work experience in the securities industry and have taken and passed the appropriate state advisory exam. Investment Adviser Representatives must have work experience that demonstrates their aptitude for financial planning and investment management. Investment Adviser Representatives should have further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA®, a ChFC, JD, or CPA. If an Investment Adviser Representative does not meet the above requirements, he or she will be required to work jointly with a senior advisor until such requirements are met.

Investment Adviser Representative's Information:  
**Jermaine Guthrie, CFP®**  
**Year of Birth: 1980**

**Educational Background**

Bachelor of Arts, Economics, Stony Brook University, 2004.

**Professional Designation(s)**

**Certified Financial Planner™, CFP®**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met CFP Board's standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

**Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course;

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations;

**Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements; and

**Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

**Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

**Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Business Experience**

<i>Investment Adviser Representative</i> Prosperity – An EisnerAmper Company	10/2024 to Present
<i>Registered Representative</i> DAI Securities, LLC	04/2025 to Present
<i>Investment Adviser Representative</i> Mariner Wealth Advisors	06/2023 to 09/2024
<i>Financial Planning Director</i> Morgan Stanley	03/2021 to 06/2023
<i>Wealth Management Adviser</i> TIAA	06/2011 to 11/2020

### **DISCIPLINARY INFORMATION (Item 3)**

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Criminal or Civil Actions  
None.

Administrative Actions or Proceedings  
None.

Self-Regulatory Organization (SRO) Proceedings  
None.

Professional Standards Violations  
None.

## **OTHER BUSINESS ACTIVITIES (Item 4)**

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### Investment Related

Jermaine Guthrie is a registered representative of DAI Securities, LLC (CRD No. 36673) (“DAIS”), a registered broker-dealer (member of FINRA and SIPC). Mr. Guthrie is also a licensed insurance agent who transacts insurance product sales through various insurance vendors. Mr. Guthrie will earn separate, yet customary compensation for securities and insurance product sales.

In his dual roles as investment advisor representative, securities salesperson and insurance agent (as referenced in Items 5 and 10 of our Brochure), Mr. Guthrie is faced with conflicts of interest whereby, the receipt of commissions for selling securities or insurance products gives him an incentive to recommend investment or insurance products based on the compensation received, rather than the client’s needs. We address this conflict of interest by, among other things, conducting periodic suitability reviews on our clients’ portfolios and requiring all representatives who are licensed to offer insurance products to our clients to assure that the recommendation to purchase insurance is in the client’s best interest. These products may be available through other channels and as a client you are not obligated to purchase products recommended by our representatives. *(Please see Item 10, Financial Industry Affiliations of our Brochure for additional details).*

### Non-Investment Related

None.

## **ADDITIONAL COMPENSATION (Item 5)**

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Mr. Guthrie earns additional compensation as a result of his dual financial industry activities and affiliations. Mr. Guthrie also receives additional compensation in the form of production incentives for reaching certain predetermined production thresholds for managed asset revenue and brokerage commission revenue. This compensation structure creates a clear and direct incentive to recommend advisory management accounts and brokerage accounts based on the receipt of these payments. Mr. Guthrie also has an incentive to maximize his income by increasing revenue in one category or another, depending on the proximity of his revenue level to the next level that triggers a payout. We address these conflicts of interest by disclosing them here and ensuring that any recommendations of advisory management accounts or brokerage accounts are in the client’s best interest. These services are available through other channels, and you are not obligated to utilize the services or purchase products recommended by Mr. Guthrie. *(Please see Item 10, Financial Industry Affiliations, and Item 14, Client Referrals and Other Compensation, of our Brochure for additional details)*

## **SUPERVISION (Item 6)**

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Donna C. Gestl, another investment advisor representative of the Firm, supervises Mr. Guthrie. The Firm administers supervision through application of its written supervision policies and procedures. If you have questions regarding the supervisory procedures of the Firm, you may contact Donna C. Gestl, Chief Compliance Officer by phone at 410-363-7211 or by email to [donna.gestl@prosperityea.com](mailto:donna.gestl@prosperityea.com).