

# **Form ADV Part 2B – Brochure Supplement**

**for**

**Nicholas E. Nowak  
Wealth Advisor**

**Effective: August 12, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Nicholas E. Nowak (CRD# 4862029) in addition to the information contained in the Claro Advisors LLC (“Claro” or the “Advisor”, CRD# 160294) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Claro Disclosure Brochure or this Brochure Supplement, please contact us at (800) 604-2838 or by email at [info@claroadvisors.com](mailto:info@claroadvisors.com).

Additional information about Mr. Nowak is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4862029.

## Item 2 – Educational Background and Business Experience

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Nicholas E. Nowak, born in 1979, is dedicated to advising Clients of Claro as a Wealth Advisor. Mr. Nowak earned his Bachelor of Science in Finance from Bentley University in 2001. Additional information regarding Mr. Nowak's employment history is included below.

### Employment History:

Wealth Advisor, Claro Advisors LLC	07/2025 to Present
Sr. Regional Director, William Blair	12/2018 to 12/2023
Regional Director, Fidelity Investments Institutional Services Company, Inc.	08/2004 to 05/2018

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Nowak.*** Mr. Nowak has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Nowak.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Nowak.***

However, we do encourage you to independently view the background of Mr. Nowak on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4862029.

## Item 4 – Other Business Activities

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Mr. Nowak is dedicated to the investment advisory activities of Claro's Clients. Mr. Nowak does not have any other business activities.

## Item 5 – Additional Compensation

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Mr. Nowak is dedicated to the investment advisory activities of Claro's Clients. Mr. Nowak does not receive any additional forms of compensation.

## Item 6 – Supervision

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Mr. Nowak serves as a Wealth Advisor of Claro and is supervised by Jennifer Street, the Chief Compliance Officer. Ms. Street can be reached at (800) 604-2838.

Claro has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Claro. Further, Claro is subject to regulatory oversight by various agencies. These agencies require registration by Claro and its Supervised Persons. As a registered entity, Claro is subject to examinations by regulators, which may be announced or unannounced. Claro is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.