

Form ADV Part 2B – Brochure Supplement

for

Braden F. Osten, CFP[®], CFA[®]
Investment Adviser Representative & Head of Platform

Effective: January 7, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Braden F. Osten, CFP[®], CFA[®], (CRD# 6503718) in addition to the information contained in the Claro Advisors Inc. (“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.

Additional information about Mr. Osten is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6503718.

Item 2 – Educational Background and Business Experience

Braden F. Osten, CFP®, CFA®, born in 1994, provides investment advisory services to Clients of the firm as an Investment Adviser Representative of Claro Advisors, Inc. As Head of Platform, Mr. Osten oversees Claro's advisor and client platform strategy and execution. Mr. Osten earned a Bachelor's of Science from the University of Maryland, College Park in 2016. Additional information regarding Mr. Osten's employment history is provided below.

Employment History:

Investment Adviser Representative & Head of Platform, Claro Advisors Inc.	12/2025 to Present
Director of Wealth Management, NDVR, Inc.	01/2022 to Present
Client Advisor / Client Associate, AllianceBernstein L.P.	04/2016 to 12/2021

CERTIFIED FINANCIAL PLANNER® Professional

Mr. Osten is a CERTIFIED FINANCIAL PLANNER® professional, certified by Certified Financial Planner Board of Standards, Inc. ("CFP Board") in the United States. The CFP® certification is a voluntary professional designation; no federal or state law requires financial planners to hold the CFP® certification.

CFP® professionals must satisfy CFP Board's requirements for education, examination, experience, and ethics. These requirements are designed to ensure that CFP® professionals possess a broad and integrated knowledge of personal financial planning topics and the ability to apply that knowledge in client situations.

To maintain the right to use the CFP® certification marks, CFP® professionals must adhere to CFP Board's Code of Ethics and Standards of Conduct and complete ongoing continuing education requirements, including periodic ethics training.

Chartered Financial Analyst™ ("CFA®")

Mr. Osten is a Chartered Financial Analyst® (CFA®) charterholder. The CFA® charter is a professional designation awarded by CFA Institute.

The CFA® Program consists of three sequential levels of examinations that cover a wide range of investment-related topics, including ethical and professional standards, investment analysis, asset valuation, portfolio management, and investment decision-making.

CFA® charterholders are required to have qualifying professional experience and must adhere to, and annually reaffirm their adherence to, the CFA Institute Code of Ethics and Standards of Professional Conduct.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Osten. Mr. Osten 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. Osten.

Securities laws require an advisor to disclose any instances where the adviser 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. Osten.***

However, we do encourage you to independently view the background of Mr. Osten on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6503718.

Item 4 – Other Business Activities

Dual Investment Adviser Affiliation

On a temporary and transitional basis, Mr. Osten is dually registered with Claro Advisors, Inc. and NDVR, Inc. ("NDVR") (CRD# 310602). This dual registration is solely for transitional purposes and is expected to end following the completion of the client transition.

Item 5 – Additional Compensation

Mr. Osten has an additional business activity where compensation is received that is detailed in Item 4 above.

Item 6 – Supervision

Mr. Osten serves as an Investment Adviser Representative & Head of Platform for Claro Advisors Inc. 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.