Effective January 1, 2026

Brochure Supplement

Glenn H. Williams, Investment Advisor Representative

ITEM 1 – COVER PAGE

Glenn H. Williams
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This Brochure Supplement provides information about Glenn H. Williams and supplements the Vicus Capital Brochure (ADV Part 2A). You should have received a copy of that Brochure. Please call (855) 558-4287 if you did not receive the Brochure, or if you have any questions about the content of this supplement.

Additional information about Mr. Williams is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Glenn H. Williams
Born 1949

Educational Background

The Pennsylvania State University, Bachelor of Arts in Liberal Arts – 1971

St. Marys Area High School, High School Diploma – 1967

Business Experience

Cetera Wealth Services, LLC, Registered Representative, 06/2025 – Present

Vicus Capital, Investment Advisor Representative, 01/2015 – Present

Cetera Advisor Networks, Registered Representative, 09/2013 – 06/2025

PFG, Financial Advisor, 1972 – Present

Pennsylvania State University, Instructor for Undergraduate Personal Finance Class, 1987 – 2016

Professional Designations, Securities, and Insurance Licenses

Chartered Financial Consultant ChFC®
Issuing Organization: The American College
Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation
Educational Requirements: 6 core and 2 elective courses, final proctored exam for each course

Chartered Life Underwriter CLU®
Issuing Organization: The American College
Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation Educational Requirements: Final proctored exam for each course.

Series 1 – General Securities Representative (administered through March 1975) – This examination is no longer available, however if a passing score was received prior to March 1975, it qualifies the holder to trade all types of securities products with the exception of commodities and futures and act as a Registered Representative, Stockbroker, or General Securities Representative.

Series 63 – Uniform Securities Agent State Law Examination – Requirements include passing a 60 multiple choice question examination within 75 minutes. This examination qualifies candidates as securities agents within a state; nearly all states require individuals to pass this examination as a condition of state registration.

ITEM 3 – DISCIPLINARY INFORMATION

Mr. Williams has not been subject to any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Williams is a Registered Representative (RR) of a Broker Dealer. In his capacity as an RR, he is authorized to offer you certain products, including insurance, annuities and securities, issued, offered, or authorized by his Broker Dealer.

As an RR, Mr. Williams also may service your securities or insurance products on behalf of the company issuing the product. Depending on his capacity, he is compensated by the Broker Dealer, for sale, renewal and servicing of products authorized by the Broker Dealer. This compensation includes base commissions and other forms of compensation that may vary from product to product. You should be aware that Mr. Williams, depending on his capacity, may have an incentive to recommend certain products rather than others, based on the compensation that he will receive. This potential conflict of interest is addressed by the Broker Dealer and Vicus Capital through training and supervision and by providing disclosure to the client of specific conflicts as part of the documentation provided to each client at the time of the product sale. Additionally, the components of the investment portfolio of each client are compared with the client's needs by supervisory personnel.

Outside Business Activities

PFG/MGA, Sells and Services Life Insurance, Accident & Health Insurance, and Fixed Annuities

ITEM 5 – ADDITIONAL COMPENSATION

A third-party investment advisor may sponsor its own conferences for training and educational purposes to which Mr. Williams may be invited. Mr. Williams may attend these conferences without charge. In addition, the third-party investment advisor may also reimburse or pay for the travel and other related or miscellaneous expenses. Mr. Williams may also be eligible for non-cash compensation (such as conferences) from his Broker Dealer based on his overall sales productivity.

ITEM 6 – SUPERVISION

Mr. Williams is supervised by Kimberli J. Casner, Chief Compliance Officer. Ms. Casner can be reached at (855) 558-4287.

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