Edelman Financial Engines™

Ryan Devlin Cahill

Executive Director, Financial Planning

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This is a supplement to the Financial Engines Advisors, L.L.C. brochure. This supplement describes advisory services provided by Financial Engines Advisors L.L.C. also referred to as Edelman Financial Engines. Please contact us at (833) 752-6333 if you have any questions about our brochure or this supplement.

Educational Background and Experience

Year of Birth: 1974

Formal Education: Bachelor of Business Administration in Finance, Western Michigan University

Business Background: Ryan has been with Edelman Financial Engines since 2025.

Employment History:

- **2026 - Present:** Executive Director, Financial Planning at Edelman Financial Engines
- **2025 - 2026:** Director, Financial Planning at Edelman Financial Engines
- **2005 - 2025:** Owner/Founder at Cahill Wealth Management
- **1997 - 2005:** Wealth Manager at Bright Financial Advisors
- **1995 - 1997:** Intern - Financial Planning at Richard D. Bryck & Associates

Professional Designation(s): CERTIFIED FINANCIAL PLANNER®, Chartered Financial Analyst®

Disciplinary Information

Like all Registered Investment Advisors, we are required to disclose all material facts regarding any legal or disciplinary events that could materially influence your evaluation of your advisor.

Ryan has no legal or disciplinary events to report.

Other Business-Related Activities

There is no other business activity to report.

Additional Compensation

Ryan may receive additional compensation from the Firm for providing advisory services in limited circumstances, such as when new accounts are opened due to referrals from current clients or for increasing certain types of clients who hold accounts at the firm. Ryan receives no economic benefit for providing advisory services from any third parties.

Supervision

Ryan is supervised by Ro Mehrotra, Senior Vice President, Wealth Client and his team, who can be reached at (201) 431-5005. Supervision is conducted in a variety of ways, including face to face meetings, telephone calls and the review of activity reports.

Important Information About the CERTIFIED FINANCIAL PLANNER® (CFP®) Designation: Those with the CFP® certification have demonstrated competency in all areas of finance related to financial planning. Candidates for the CFP® mark must pass a certification exam administered by the Certified Financial Planner Board of Standards, Inc. that focuses on more than 100 topics of concern to the financial planning field. In addition to passing the CFP® exam, candidates must also complete qualifying work experience and agree to the CFP Board's Standards and Policies, which include CFP® Certification Requirements, Code of Ethics and Standards of Conduct, Fitness Standards for Candidates and Professionals Eligible for Reinstatement, Procedural Rules, Guide to Use of the CFP® Certification Marks, and Privacy Policy. Finally, certified CFP® professionals must complete 30 hours of continuing education every two years. Certified Financial Planner Board of Standards Inc. owns the marks CFP® certification and CERTIFIED FINANCIAL PLANNER® certification in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Important Information About the Chartered Financial Analyst® (CFA®) Designation: The CFA® designation is highly revered in the investment management field and those who have the credential are expected to have an in-depth knowledge of the investment industry, with many going on to careers as portfolio managers or research analysts at hedge funds and private equity firms. Obtaining the qualification requires a self-study program, which takes several years to complete, and participants must pass three six-hour exams, as well as agree to abide by a strict code of ethics and standards of conduct. The candidate must also meet one of the following requirements: undergraduate degree and four years of professional experience involving investment decision-making, or four years of qualified work experience (full time, but not necessarily investment related).