Kelly Romano
Financial Advisor

Empirical Financial Services LLC
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Effective: March 31, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications about Kelly J. Romano that supplements the Empirical Financial Services, LLC dba Empirical Wealth Management ("Empirical") Disclosure Brochure ("Brochure"). If you have not received a copy of the Brochure or if you have any questions about the contents of the Empirical Brochure or this Brochure Supplement, please contact the Chief Compliance Officer ("CCO"), Justin Buller, at compliance@empirical.net or (206) 923-3474. Additional information about Kelly J. Romano is available on the Securities and Exchange Commission ("SEC") website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Kelly Romano was born in 1980. Mrs. Romano graduated from Seattle University with a Bachelor of Science in Finance and minor in Economics. Mrs. Romano is a Financial Advisor of Empirical Wealth management since 2026. Prior to Empirical, Mrs. Romano was a Senior Financial Advisor with Fisher Investments from 2018-2025. Prior To Fisher Investments Mrs. Romano was a Private Client Advisor at JPMorgan Securities from 2010-1018.

Mrs. Romano has earned the following professional designation:
(see Appendix A for the minimum qualifications required for each certification and designation)

CFP® CERTIFIED FINANCIAL PLANNER™ professional

Item 3. Disciplinary Information

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 statues: fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or ethical practices.

There are no legal, civil, or disciplinary events to disclose regarding Mrs. Romano.

Item 4. Other Business Activities

Mrs. Romano is not actively engaged in any other business or occupation, investment-related or otherwise.

Item 5. Additional Compensation

Mrs. Romano may receive a bonus based, in whole or in part, on assets from new client accounts.

Item 6. Supervision

Mrs. Romano is a Financial Advisor of Empirical Wealth Management and is supervised by Kenneth Smith, Chief Executive Officer. Mr. Smith can be reached at (206) 923-3474.

Empirical Wealth Management has written supervisory policies and procedures in place that are reasonably designed to detect, prevent, and correct violations of securities laws, rules and regulations.