

Item 1: Cover Page

Brochure Supplement

25 March 2025

CUBIC Advisors, LLC

Firm CRD No. 165008

David P. Pankiw, MSFS, AIF™
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Investment Adviser Representative

Individual CRD No. 1476226

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This brochure supplement provides information about David Pankiw that supplements the CUBIC Advisors, LLC, brochure. You should have received a copy of that brochure. If you did not receive a CUBIC Advisors, LLC, brochure or if you have any questions about the contents of this supplement, please contact us at john.slater@cubicadvisors.com.

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

Item 2: Educational Background and Business Experience

David Peter Pankiw (b. 1959) is an investment adviser representative and Chief Compliance Officer of CUBIC Advisors, LLC.

A. Educational Background

B.S., Economics, Widener University, Chester, PA	1981
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B. Professional Designations and Licenses

Master of Science in Financial Services (MSFS)	2009
Certified Fund Specialist® (CFS®)	2009
Certified Income Specialist™ (CIS™)	2009
Certified Tax Specialist™ (CTS™)	2009
Certified Estate and Trust Specialist™ (CES™) (formerly the Board Certified in Estate Planning™ (BCE™) designation)	2008
Accredited Investment Fiduciary® (AIF®)	2007
Registered Financial Consultant (RFC)	2003

C. Business Background

CUBIC Advisors, LLC – Investment Advisor Representative	08/2012 to present
Peregrine Diversified Investment Services Corp. - Investment Adviser Representative	05/2011 to 07/2012
BEST Direct Securities, LLC - Registered Representative	04/2011 to 05/2011
AMS Advisors, LLC - Investment Adviser Representative	11/2010 to 04/2011
Brewer Financial Services, LLC - Registered Representative	05/2010 to 11/2010
Brewer Investment Advisors, LLC - Investment Adviser Representative	
Spire Securities - Registered Representative	10/2007 to 5/2010
Spire Wealth Management - Investment Adviser Representative	
Cambridge Investments - Investment Adviser Representative	01/2003 to 10/2007
Legacy Advisors, LLC - Investment Advisor Representative	

D. Professional Designations - Qualifications and Related Criteria

D.1. Master of Science in Financial Services (MSFS)

Developed by the Institute of Business & Finance (IBF) as its own graduate-degree curriculum and practical investment advisor training. The core of the MSFS curriculum is its certification programs. Students can personalize their studies by selecting course electives that reflect their advisory and brokerage practice, whether they want to receive mutual fund, estate planning, or annuity education.

The required Courses include Financial Planning, Investments, Real Estate, Portfolio Management, Insurance, Retirement Plans and Employee Benefits and the Financial Plan.

Core Designation Programs:

- Certified Fund Specialist® (CFS®)
- Certified Annuity Specialist® (CAS®)
- Certified Estate Planning Specialist™ (CES™)
- Certified Tax Specialist™ (CTS™)
- Certified Income Specialist™ (CIS™)

D.2. Certified Fund Specialist® (CFS®)

The Certified Fund Specialist® program is an intermediate-to-advanced course on mutual funds, ETFs, REITs, closed-end funds, and similar investment vehicles. The program addresses the foundation of modern practice with knowledge that can be used to provide intelligent solutions in building long-term client relationships.

With mutual funds training, a Certified Fund Specialist® is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the advisor can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived.

D.3. Certified Income Specialist™ (CIS™)

The Certified Income Specialist™ (CIS™) program is an intermediate-to-advanced course on sources of income for the retiree. As clients age, priorities change from accumulation to current income. One of the biggest fears of an aging population is outliving one's assets. An even more immediate concern is health care. Being able to differentiate between policies and programs that represent wise planning and those likely to be disappointing can be the core of an effective and appealing advisory practice.

Retirement income education materials include detailed attention to bonds, their varieties, forms of security, and trading. Because most people understand the ups and downs of the stocks but not bonds, the program details how such volatility can be effectively communicated to clients while instilling peace of mind. Other fixed and variable-rate investment vehicles for retirement income planning are also covered, as well as conservative equity plays such as utilities and target retirement portfolios.

What makes the Certified Income Specialist™ (CIS™) training program unique is its creative approach to the subject matter. Taxes, practicality, and investor psychology are all taken into account. Content is updated throughout the year in order to reflect new trends, studies, and analysis.

D.4. Certified Tax Specialist™ (CTS™)

The Certified Tax Specialist™ (CTS™) program is a comprehensive course on individual income taxes. Income taxes affect every investment and most financial planning decisions.

The course covers planning strategies, such as how to use a prospect's tax return to personalize the advisory process, taking it to a higher level of sophistication. Core subject highlights include basic tax liability computations, filing status and deductions, capital gains and losses, interest and dividend income, IRAs and qualified plans, and annuities and life insurance.

D.5. Certified Estate and Trust Specialist™ (CES™)

The Certified Estate and Trust Specialist™ (CES™) (formerly the Board Certified in Estate Planning™ (BCE™) designation) program provides knowledge of estate planning which allows the advisor a way to structure and market a financial service practice to clients looking for an integrated approach to solve multiple concerns. The program leads to the Certified Estate Planning Specialist™ (CES™) designation.

The ins and outs of trusts are a central part of this program, but lesser-known estate planning devices and strategies are also examined and clarified. Ownership, tax planning, and control issues are addressed for investments, insurance, and other assets. The course goes beyond plan creation, covering funding, management, and circumstances such as what needs to be done after a death or divorce. Core Subject Highlights include wills and probate, living trust features and benefits, executors and trustees, estate and gift taxation, retirement benefits, social security, and life and health insurance.

D.6. Accredited Investment Fiduciary™ (AIF®)

Administered by fi360, the Accredited Investment Fiduciary™ (AIF®) professional designation is the industry's first and only designation that demonstrates knowledge and competency in the area of fiduciary responsibility, and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination.

Once accredited, AIF designees have the following annual obligations:

- Sign and agree to abide by a Code of Ethics
- Complete six hours of continuing education requirements
- Submit a renewal application along with the annual dues

D.7. Registered Financial Consultant (RFC®)

The Registered Financial Consultant (RFC®) is a professional designation awarded by the IARFC to those financial advisors who meet high standards of education, experience, and integrity. Candidates must complete the required course curriculum and complete a 150-question multiple choice exam. The preparation curriculum consists of ten volumes mirroring that of the CFP preparation, and covers the topics of financial planning, insurance planning, retirement planning, investment planning, income planning and estate planning.

Additional Requirements Candidates must meet the following education, experience and ethical requirements:

- Attained a professional designation (e.g., CLU, ChFC, CFP) or earned a baccalaureate or graduate degree in financial planning with strong emphasis on subjects relating to economics, accounting, business, statistics, finance and similar studies; this granting institution must offer an IARFC-approved or CFP equivalent college curriculum and be an accredited college or university.
- Met four years of experience and provide evidence of having met license requirements for securities plus life and health insurance, or submits RIA affiliation information.
- Have a sound record of business integrity with no suspensions or revocation of any professional licenses.
- Upon successfully passing the RFC examination, must subscribe to the IARFC Code of Ethics.
- Submit an annual renewal with dues.
- Designees must agree to devote a minimum of 40 hours per year to continuing professional education in the field of personal finance and professional practice management.

Item 3: Disciplinary Information

David P. Pankiw does not have any disciplinary action to report. Public information concerning Mr. Pankiw's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

There is nothing to report for this item.

Item 5: Additional Compensation

There is nothing to report for this item.

Item 6: Supervision

Supervision of Mr. Pankiw is performed himself in his position as Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Mr. Pankiw can be reached at 941-218-0830.

Item 7: Requirements for State-Registered Advisors

A. Additional Disciplinary Disclosures

A.1. An Award or Otherwise Being Found Liable in an Arbitration Claim Alleging Damages in Excess of \$2,500

There is nothing to report for this item.

A.2. An Award or Otherwise Being Found Liable in a Civil, Self-Regulatory Organization or Administrative Proceeding

There is nothing to report for this item.

B. Bankruptcy

There is nothing to report for this item.