



JUNE 2025

Brochure Supplement— Part 2B of Form Adv

This brochure supplement provides information about the supervised individuals of MainStreet Investment Advisors, LLC listed above and supplements MainStreet Investment Advisors, LLC's disclosure brochure (Form Adv Part 2A). You should have received a copy of that disclosure brochure. Please contact the compliance department at 312.223.0270, or by email at compliance@mainstreetadv.com if you did not receive a copy of MainStreet Investment Advisors, LLC's disclosure brochure or if you have any questions about the contents of this brochure supplement.

The information in this brochure supplement has not been approved or verified by the United States Securities And Exchange Commission ("SEC") or by any state securities authority. MainStreet Investment Advisors, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. additional information about the individuals listed above is available on the SEC's website at www.adviserinfo.sec.gov.

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Supervised Persons

John F. Crosson	3
Michael A. Steele	4
Alessandro Urbani	5
Anthony J. Aukett.	6
Logan Clark	7
Joseph J. Crosson	8
Anne T. Durkin.	9
John M. Gorman	10
Igor Marjanovic	11
Thomas S. McKinstry.	12
Alexander O'Brien	13
Nehaben Padhiyar	14
Charles T. Simko, Jr.	15
Bruce J. Simpson	16
Francesco Spinnato.	17
 Education and Business Experience / Designations.	 18

John F. Crosson

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1969

Educational Background:

DePaul University (MBA 1995)

Northern Michigan University (BS 1991)

Business Experience:

MainStreet Investment Advisors, LLC

Chief Executive Officer, February 2024 to present

MainStreet Investment Advisors, LLC

Chief Executive Officer, June 2004 to March 2020 Owner, September 2003 to June 2004

Cedar Hill Associates, LLC

President, January 2017 to May 2019

Waterstone Financial Group, Inc.

Portfolio Manager, November 2003 to July 2008

Feldman Securities Group, LLC

Portfolio Manager, October 1997 to August 2003

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Crosson.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Crosson does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Crosson does not receive any other economic benefit for providing advisory services.

ITEM 6: SUPERVISION

John Crosson is the Chief Executive Officer and is monitored by the Board and supervised by the Chief Compliance Officer of MainStreet. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Michael A. Steele

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1974

Educational Background:

Loyola University (MBA 2005)

DePaul University (BS Finance 1999)

Business Experience:

MainStreet Investment Advisors, LLC

Chief Operating Officer, February 2024 to present

Director of Relationship and Portfolio Management, March 2023 to February 2024

Director of Business Development and Portfolio Manager, August 2021 to March 2023

Chief Operating Officer and Portfolio Manager, October 2018 to August 2021

Senior Vice President and Portfolio Manager, June 2010 to October 2018

Endurance Investment Management

Portfolio Manager, 2002 to June 2010

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Steele.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Steele does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Steele receives an economic benefit based on revenue from new clients and assets under management. He does not receive a material economic benefit from any source unrelated to his employment with MainStreet Investment Advisors.

ITEM 6: SUPERVISION

Michael Steele is supervised by John Crosson, Chief Executive Officer, with investment activity and other matters also monitored by the Board. Mr. Crosson can be reached at 312.223.0270 or crossonj@mainstreetadv.com.

All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Alessandro Urbani, CFA®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1968

Educational Background:

University of Connecticut (BA Economics 1990)

Business Experience:

MainStreet Investment Advisors, LLC

President/Head of Revenue, October 2018 to present

Managing Director, January 2009 to October 2018

Wright Investors' Service

Senior Vice President, May 1994 to January 2009

JPMorgan Chase & Co.

Trust Administrator, April 1991 to April 1994

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. Urbani is a CFA® Charterholder¹; Member of the CFA Institute and Member of the CFA Society Chicago.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Urbani.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. Urbani does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. Urbani receives an economic benefit based on revenue from new clients and assets under management. He does not receive a material economic benefit from any source unrelated to his employment with MainStreet Investment Advisors.

ITEM 7: SUPERVISION

Alessandro Urbani is supervised by John Crosson, Chief Executive Officer, with investment activity and other matters also monitored by the Board. Mr. Crosson can be reached at 312.223.0270 or crossonj@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459

Anthony J. Aukett

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1992

Educational Background:

Butler University (BS Finance 2014)

Business Experience:

MainStreet Investment Advisors, LLC

Fixed Income Manager, January 2023 to present

High Tower Advisors

Fixed Income Trading Manager, May 2022 to December 2022

Fixed Income Trader, December 2018 to May 2022

Cedar Hill Associates

Research Analyst Month January 2018 to December 2018

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Aukett.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Aukett does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Aukett does not receive any other economic benefit for providing advisory services.

ITEM 6: SUPERVISION

Anthony Aukett is supervised by Tom McKinstry, Head of Investments, with investment activity and other matters also monitored by the Board. Mr. McKinstry can be reached at 312.223.0270 or tmckinstry@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1999

Educational Background:

University of Missouri (BS BA 2021)

Business Experience:

MainStreet Investment Advisors, LLC

Portfolio Analyst, April 2023 to Present

Convergence Financial, LLC

Assistant Investment Research Analyst / Administrative Associate, June 2021 to March 2023

LPL Financial, LLC

Administrative Associate, October 2020 to March 2023

Convergence Financial

Investment Research Assistant, September 2020 to May 2021

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. Clark is CFA® Charterholder¹; Member of the CFA Institute and Member of the CFA Society Chicago.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Clark.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. Clark does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. Clark does not receive any other economic benefit for providing advisory services.

ITEM 7: SUPERVISION

Logan Clark is supervised by Anne Durkin with investment activity and other matters also monitored by the Board. Ms. Durkin can be reached at 312.223.0270 or adurkin@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Joseph J. Crosson

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1995

Educational Background:

University of Wisconsin - Whitewater (B.B.A Finance 2018)

Business Experience:

MainStreet Investment Advisors, LLC

Managing Director, March 2025 to present

Ariens Company

Investment Manager, June 2023 to February 2025

Cornerstone Business Services, Inc

Valuation Manager, May 2022 to June 2023

Valuation Associate, December 2020 to May 2022

Associate, May 2020 to December 2020

Analyst, April 2019 to May 2020

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Crosson.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Crosson does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Crosson does not receive any other economic benefit for providing advisory services.

ITEM 6: SUPERVISION

Joseph Crosson is supervised by Alessandro Urbani, President and Head of Revenue, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312.223.0270 or aurbani@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Anne T. Durkin, CFA®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1964

Educational Background:

University of Illinois at Chicago(MBA 1989)

Marquette University (BSBA 1986)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, January 2021 to present

Portfolio Manager, May 2011 to January 2021

Fiduciary Management Associates

Director, June 2000 to January 2010

LaSalle Bank

AVP, August 1997 to June 2000

ITEM 3: PROFESSIONAL DESIGNATION

Ms. Durkin is a CFA® Charterholder¹, Member of the CFA Institute and Member of the CFA Society Chicago.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Ms. Durkin.

ITEM 5: OTHER BUSINESS ACTIVITIES

Ms. Durkin does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Ms. Durkin receives an economic benefit based on revenue from new clients and assets under management. She does not receive a material economic benefit from any source unrelated to her employment with MainStreet Investment Advisors.

ITEM 7: SUPERVISOR

Anne Durkin is supervised by Michael Steele, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312.223.0270 or msteele@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

John M. Gorman

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1972

Educational Background:

Canisius College (BS Business Management 1995)

Penn State Erie – The Behrend College (MBA 1998)

Business Experience:

MainStreet Investment Advisors, LLC

Managing Director, November 2019 to present

FinTech Securities

VP Sales, October 2013 to November 2019

TD Ameritrade

Investment Consultant, August 2010 to October 2011

First Union/Wachovia/Wells Fargo

Relationship Manager, Sales Director, Manager, Regional Sales Executive, October 1998 to June 2009

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Gorman.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Gorman does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Gorman receives an economic benefit based on revenue from new clients and assets under management. He does not receive a material economic benefit from any source unrelated to his employment with MainStreet Investment Advisors.

ITEM 6: SUPERVISION

John Gorman is supervised by Alessandro Urbani, President and Head of Revenue, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312.223.0270 or aurbani@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Igor Marjanovic, CFA®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1979

Educational Background:

Purdue University (MBA 2007)

Purdue University (BS Accounting & Finance 2003)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, January 2021 to present

Portfolio Manager, April 2012 to December 2020

Portfolio Analyst, April 2010 to April 2012

Peoples Bank

AVP, Investment Officer, May 2005 to July 2009

Commercial Credit Analyst, October 2003 to May 2005

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. Marjanovic is a CFA® Charterholder¹; Member of the CFA Institute and Member of the CFA Society Chicago.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Marjanovic.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. Marjanovic does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. Marjanovic receives an economic benefit based on revenue from new clients and assets under management. He does not receive a material economic benefit from any source unrelated to his employment with MainStreet Investment Advisors.

ITEM 7: SUPERVISION

Igor Marjanovic is supervised by Michael Steele, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312.223.0270 or msteele@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Thomas S. McKinstry, CFA®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1983

Educational Background:

Colgate University, (BA International Relations 2005)

Business Experience:

MainStreet Investment Advisors, LLC

Head of Investments, October 2018 to present

Investment Research Manager, August 2016 to October 2018

MB Financial Bank, N.A.

Investment Research Manager, December 2014 to August 2016

Senior Investment Analyst and Portfolio Manager, December 2012 to December 2014

Investment Analyst, December 2009 to December 2012

Institutional Trust Administrator, July 2007 to December 2009

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. McKinstry is a CFA® Charterholder¹; Member of the CFA Institute and Member of the CFA Society Chicago.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. McKinstry.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. McKinstry does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. McKinstry does not receive any other economic benefit for providing advisory services.

ITEM 7: SUPERVISION

Thomas McKinstry is supervised by Michael Steele, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312.223.0270 or msteele@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Alexander O'Brien

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1988

Educational Background:

Depaul University (BS Finance 2010)

Business Experience:

MainStreet Investment Advisors, LLC

Sr. Portfolio Analyst; Portfolio Analyst; Investment Analyst, February 2011 to present

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. McKinstry.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. O'Brien does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Mr. O'Brien does not receive any other economic benefit for providing advisory services.

ITEM 6: SUPERVISION

Alexander O'Brien is supervised by Anne Durkin with investment activity and other matters also monitored by the Board. Ms. Durkin can be reached at 312.223.0270 or adurkin@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Nehaben Padhiyar

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1995

Educational Background:

University of Connecticut (Master of Financial Risk Management 2021)

Institute of Technology and Management Universe in Vadodara, India (MBA in Financial Planning 2018)

The Maharaja Sayajirao University of Baroda in Vadodara, India (BCom. Accounting & Financial Management 2016)

Business Experience:

MainStreet Investment Advisors, LLC

Portfolio Analyst, March 2022 to present

Motilal Oswal Financial Services LTD

Financial Advisor, February 2018 to November 2019

ITEM 3: DISPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Ms. Padhiyar.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Padhiyar does not have any other business activities to disclose under this Item.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Padhiyar does not receive any other economic benefit for providing advisory services.

ITEM 6: SUPERVISION

Nehaben Padhiyar is supervised by Anne Durkin, with investment activity and other matters also monitored by the Board. Ms. Durkin can be reached at 312.223.0270 or adurkin@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Charles T. Simko, Jr., CFA®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1963

Educational Background:

Fairfield University (BS Mathematics 1985)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, September 2011 to present

Financial Counselors, Inc.

Senior Vice President & Portfolio Manager, June 2009 to August 2011

Wright Investors' Service, Inc.

Senior Vice President & Portfolio Manager, July 1985 to June 2009

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. Simko is a CFA® Charterholder¹; Member of the CFA Institute and Member of the CFA Society New York.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Simko.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. Simko does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. Simko receives an economic benefit based on revenue from new clients and assets under management. He does not receive a material economic benefit from any source unrelated to his employment with MainStreet Investment Advisors.

ITEM 7: SUPERVISION

Charles Simko is supervised by Michael Steele, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312.223.0270 or msteele@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Bruce J. Simpson, CFA®, CFP®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1961

Educational Background:

University of Chicago (MBA 1998)

Northwestern University (BA American History 1982)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, March 2023 to present

Chief Client Officer and Portfolio Manager, October 2018 to March 2023

Portfolio Manager, February 2014 to October 2018

Geneva Investment Management

Relationship Manager, January 2012 to February 2014

William Blair & Co., LLC

Portfolio Manager, March 2008 to November 2010

Equity Analyst, October 1997 to March 2008

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. Simpson is a CFA® Charterholder¹; Member of the CFA Institute, Member of the CFA Society Chicago; CERTIFIED FINANCIAL PLANNER™ professional².

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Simpson.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. Simpson does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. Simpson receives an economic benefit based on revenue from new clients and assets under management. He does not receive a material economic benefit from any source unrelated to his employment with MainStreet Investment Advisors.

ITEM 7: SUPERVISION

Bruce Simpson is supervised by Michael Steele, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312.223.0270 or msteele@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Francesco Spinnato, CFA®

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1974

Educational Background:

Northern Illinois University (BS Finance 1997)

Business Experience:

MainStreet Investment Advisors, LLC

Portfolio Analyst, May 2023 to present

Pro Unlimited, Inc.

Client Services Associate - Contractual Employment with Charles Schwab, September 2021 to February 2023

J.P. Morgan Securities LLC

License Banker, March 2019 to August 2021

JPMorgan Chase Bank, N.A.

Relationship Banker, March 2019 to May 2021

C & H Options Trading Inc.

Operations, March 2016 to July 2016

ITEM 3: PROFESSIONAL DESIGNATIONS

Mr. Spinnato is a CFA® Charterholder¹; Member of the CFA Institute and Member of the CFA Society Chicago.

ITEM 4: DISCIPLINARY INFORMATION

There are no legal or disciplinary events material to the evaluation of Mr. Spinnato.

ITEM 5: OTHER BUSINESS ACTIVITIES

Mr. Spinnato does not have any other business activities to disclose under this Item.

ITEM 6: ADDITIONAL COMPENSATION

Mr. Spinnato does not receive any other economic benefit for providing advisory services.

ITEM 7: SUPERVISION

Francesco Spinnato is supervised by Anne Durkin with investment activity and other matters also monitored by the Board. Ms. Durkin can be reached at 312.223.0270 or adurkin@mainstreetadv.com. All Supervised Person's compliance-related activities are monitored by MainStreet's Chief Compliance Officer, Roseann Higgins. Ms. Higgins can be reached at 513.977.8459.

Educational and Business Experience

MainStreet Investment Advisors, LLC (“MainStreet”) has established employment standards for individuals engaged in providing investment advice to Clients. Generally, MainStreet requires a bachelor’s degree (or equivalent) from an accredited college and/or an appropriate professional designation (such as Certified Financial Planner or Chartered Financial Analyst), experience in the financial services industry, or such other qualifications as MainStreet deems appropriate for the position.

Designations

1

The Chartered Financial Analyst (CFA) designation is issued by the CFA Institute, formerly known as the Association for Investment Management and Research (AIMR). The CFA Program is a graduate-level program for investment specialists such as securities analysts, money manager, and investment advisers. To become a CFA charterholder, an individual must have at least four years of acceptable professional experience in the investment decision-making process, must pass three sequential, six-hour examinations. Each of the 3 course level exams must be passed and each course level is a self-study program involving approximately 250 hours of study time. There are no continuing education requirements to maintain the CFA designation. CFA charterholders must commit to abide by and annually reaffirm adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today’s quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

2

The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas (general principles of financial planning, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning) and attain a bachelor’s degree or higher from an accredited college or university;
- **Examination** – Pass the comprehensive CFP® Exam. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete the 6,000-hour Standard Pathway or the 4,000-hour Apprenticeship Pathway (under the direct supervision of a CFP® professional) (both are based on a 40-hour work week) of financial planning related experience. For a full description, go to <https://www.cfp.net/experience>; and
- **Ethics** – Agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- **Individuals** who become certified must complete 30 hours of continuing education hours every two years (including 2 hours of Ethics Continuing Education) and renew an agreement to be bound by the Code of Ethics and Standards of Conduct. For additional information, go to <https://www.cfp.net>.

NOTE: The marks described above are the property of/trademarks owned by the respective organizations.