

MAINSTREET INVESTMENT ADVISORS, LLC

BROCHURE SUPPLEMENT— PART 2B OF FORM ADV

November 1, 2021

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MAINSTREET
ADVISORS



SUPERVISED PERSONS: ALESSANDRO URBANI, ROBERT P. BANKS, ANNE T. DURKIN, JONATHAN G. FINKLER, JOHN M. GORMAN, RYAN J. HAARTMAN, TIMOTHY R. HANNAHS, MICHAEL A. HENKE, JOHN P. HOETING, MICHAEL R. KEMER, ALAN P. KORT, IGOR MARJANOVIC, THOMAS S. MCKINSTRY, SARAH M. QUIRK, CRAIG D. ROCKEY, CHARLES T. SIMKO, JR., BRUCE J. SIMPSON, MICHAEL A. STEELE, PHILIP F. VERGUNST AND SEAN WHITNEY.

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.

ALESSANDRO URBANI, CFA¹

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, 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: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

As the President, Mr. Urbani does not have a supervisor at MainStreet Investment Advisors, LLC. You may contact MainStreet Investment Advisor, LLC's Chief Compliance Officer Cindy Stroik at compliance@mainstreetadv.com.

ROBERT P. BANKS

Item 2: Educational Background and Business Experience

Year of Birth: 1970

Educational Background:

Murray State University (BSBA 1992)

Business Experience:

Fifth Third Bank, National Association

Director, Institutional Investment Client Management, January 2020 to present

ClearArc Capital, Inc.

Director, Relationship Management, 2014 to December 2019

Director, Client Management, 2013 to 2014

Fifth Third Bank, National Association

Regional Director of Portfolio Management, Investment Management Group, 2012 to 2013

Investment Advisors Division Executive, 2006 to 2012

Senior Portfolio Manager, Investment Advisors Division, 1993 to 2006

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Robert Banks is supervised by Alessandro Urbani, President, in regard to matters associated with MainStreet Advisors, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312-223-0270 or aurbani@mainstreetadv.com.

ANNE T. DURKIN, CFA¹

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: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: 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 6: Supervision

Anne Durkin is supervised by Bruce Simpson, Chief Client Officer, with investment activity and other matters also monitored by the Board. Mr. Simpson can be reached at 312-223-0270 or bsimpson@mainstreetadv.com.

JONATHAN G. FINKLER

Item 2: Educational Background and Business Experience

Year of Birth: 1983

Educational Background:

University of Dayton (BS Finance 2005)

Business Experience:

MainStreet Investment Advisors, LLC
Relationship Manager Consultant, June 2021 to present
Senior Portfolio Manager, Fixed Income, January 2021 to present
Portfolio Manager, Fixed Income, January 2020 to January 2021

ClearArc Capital, Inc.
Portfolio Manager, Fixed Income, June 2005 to December 2019

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Jonathan Finkler is supervised by John Hoeting, Co-Chief Fixed Income Officer, with investment activity and other matters also monitored by the Board. Mr. Hoeting can be reached at 513-534-4321 or jhoeting@mainstreetadv.com.

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 to disclose.

Item 4: Other Business Activities

None

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 Michael Steele, Director of Business Development, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312-223-0270 or msteele@mainstreetadv.com.

RYAN J. HAARTMAN

Item 2: Educational Background and Business Experience

Year of Birth: 1976

Educational Background:

Calvin University (Bachelor's in Business Administration 1999)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, Fixed Income, January 2021 to present

Fifth Third Bank, National Association

Portfolio Manager, Fixed Income, 2005 to 2020

Associate Portfolio Manager, 2002 to 2005

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Ryan Haartman is supervised by Sarah Quirk, Co-Chief Fixed Income Officer, with investment activity and other matters also monitored by the Board. Sarah Quirk can be reached at 616-653-5772 or sarah.quirk@53.com.

TIMOTHY R. HANNAHS

Item 2: Educational Background and Business Experience

Year of Birth: 1976

Educational Background:

Miami University (BS Finance 1992)
Northern Illinois University (MBA 2000)

Business Experience:

MainStreet Investment Advisors, LLC
Chief Operating Officer, July 2021 to present

Fifth Third Bank, National Association
Managing Director, Private Bank, 2009 to 2021
Market Leader Investment Management and Trust, 2004 to 2009
Market Leader Investment Management, 1999 to 2004
Portfolio Manager, Private Client Group, 1993 to 1999

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Timothy Hannahs is supervised by Alessandro Urbani, President, in regard to matters associated with MainStreet Advisors, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312-223-0270 or aurbani@mainstreetadv.com.

MICHAEL A. HENKE

Item 2: Educational Background and Business Experience

Year of Birth: 1983

Educational Background:

Western Michigan University (BBA Finance 2008)

Business Experience: (provide for the last 10 years)

MainStreet Investment Advisors, LLC

Fixed Income Portfolio Manager I, January 2021 to present

Fifth Third Bank

Fixed Income Portfolio Manager I, September 2017 to December 2020

Greenleaf Trust

Trading Specialist – Fixed Income, January 2016- September 2017

Operations Technician, February 2012-December 2015

PNC Bank (National City Bank)

Default Specialist III, November 2008-February 2012

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Michael Henke is supervised by Sarah Quirk, Co-Chief Fixed Income Officer, with investment activity and other matters also monitored by the Board. Sarah Quirk can be reached at 616-653-5372 or sarah.quirk@53.com.

JOHN P. HOETING, CFA¹

Item 2: Educational Background and Business Experience

Year of Birth: 1969

Educational Background:

University of Dayton (BS Finance 1992)

Business Experience:

MainStreet Investment Advisors, LLC

Co-Chief Fixed Income Officer, January 2021 to present

Chief Fixed Income Officer, January 2020 to January 2021

ClearArc Capital, Inc.

Director, Liquidity Management, April 2001 to December 2019

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

John Hoeting is supervised by Tim Hannahs, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Hannahs can be reached at 312-223-0270 or thannahs@mainstreetadv.com.

MICHAEL R. KEMER

Item 2: Educational Background and Business Experience

Year of Birth: 1980

Educational Background:

University of Dayton (MBA Finance 2004)

University of Dayton (BS Finance 2003)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, Fixed Income, January 2021 to present

Portfolio Manager, Fixed Income, January 2020 to January 2021

ClearArc Capital, Inc.

Portfolio Manager, Fixed Income, June 2004 to December 2019

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Michael Kemer is supervised by John Hoeting, Co-Chief Fixed Income Officer, with investment activity and other matters also monitored by the Board. Mr. Hoeting can be reached at 513-534-4321 or

jhoeting@mainstreetadv.com.

ALAN P. KORT, CFA¹

Item 2: Educational Background and Business Experience

Year of Birth: 1986

Educational Background:

Grand Valley State University (BBA 2008)

Business Experience:

MainStreet Investment Advisors, LLC
Senior Portfolio Manager, January 2021 to present

Fifth Third Bank, National Association
Fixed Income Portfolio Manager, December 2010 to December 2020

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Alan Kort is supervised by Sarah Quirk, Co-Chief Fixed Income Officer, with investment activity and other matters also monitored by the Board. Ms. Quirk can be reached at 616-6535772 or sarah.quirk@53.com.

IGOR MARJANOVIC, CFA¹

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: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: 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 6: Supervision

Igor Marjanovic is supervised by Bruce Simpson, Chief Client Officer, with investment activity and other matters also monitored by the Board. Mr. Simpson can be reached at 312-223-0270 or bsimpson@mainstreetadv.com.

THOMAS S. MCKINSTRY, CFA¹

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

Chief Investment Officer, 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

Investment Analyst, December 2009 to December 2014

Institutional Trust Administrator, July 2007 to December 2009

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Thomas McKinstry is supervised by Alessandro Urbani, President, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312-223-0270 or aurbani@mainstreetadv.com.

SARAH M. QUIRK

Item 2: Educational Background and Business Experience

Year of Birth: 1957

Educational Background:

University of Notre Dame (MBA 1997)

Ball State University (BS Finance 1979)

Business Experience:

MainStreet Investment Advisors, LLC

Co-Chief Fixed Income Officer, January 2021 to present

Fifth Third Bank, National Association

Director of Fixed Income, 2005 to December 2020

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Sarah Quirk is supervised by Tim Hannahs, Chief Operating Officer, with investment activity and other matters also monitored by the Board. Mr. Hannahs can be reached at 312-223-0270 or thannahs@mainstreetadv.com.

CRAIG D. ROCKEY

Item 2: Educational Background and Business Experience

Year of Birth: 1968

Educational Background:

University of Southern California, (MBA 2000)
Beloit College (BA 1990)

Business Experience:

MainStreet Investment Advisors, LLC
Managing Director, April 2017 to present

J.P. Morgan Private Bank
VP and Senior Banker May 2013 to April 2017

MB Financial Bank, N.A.
First Vice President, January 2006 to January 2013

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

Mr. Rockey 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

Craig Rockey is supervised by Michael Steele, Director of Business Development, with investment activity and other matters also monitored by the Board. Mr. Steele can be reached at 312-223-0270 or msteele@mainstreetadv.com.

CHARLES T. SIMKO, JR., CFA¹

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

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

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: 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 6: Supervision

Charles Simko is supervised by Bruce Simpson, Chief Client Officer, with investment activity and other matters also monitored by the Board. Mr. Simpson can be reached at 312-223-0270 or bsimpson@mainstreetadv.com.

BRUCE J. SIMPSON, CFA¹, CFP®²

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
Chief Client Officer and Portfolio Manager, October 2018 to present
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: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: 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 6: Supervision

Bruce Simpson is supervised by Alessandro Urbani, President, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312-223-0270 or aurbani@mainstreetadv.com.

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

Director of Business Development and Portfolio Manager, August 2021 to present

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 to disclose.

Item 4: Other Business Activities

None

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 Alessandro Urbani, President, with investment activity and other matters also monitored by the Board. Mr. Urbani can be reached at 312-223-0270 or aurbani@mainstreetadv.com.

PHILIP F. VERGUNST, CFA¹

Item 2: Educational Background and Business Experience

Year of Birth: 1988

Educational Background:

Western Michigan University (BBA 2009)

Business Experience:

MainStreet Investment Advisors, LLC

Fixed Income Portfolio Manager, January 2021 to present

Fifth Third Bank, National Association

Fixed Income Portfolio Manager, July 2011 to December 2020

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Philip Vergunst is supervised by Sarah Quirk, Co-Chief Fixed Income Officer, with investment activity and other matters also monitored by the Board. Ms. Quirk can be reached at 616-6535772 or sarah.quirk@53.com.

Item 2: Educational Background and Business Experience

Year of Birth: 1992

Educational Background:

Marquette University (BS Finance, 2014)

Business Experience:

MainStreet Investment Advisors, LLC
Portfolio Manager, December 2019 to present
Portfolio Analyst, August 2016 to December 2019

MB Financial Bank
Wealth Management LDP, July 2014 to August 2016

Credit Suisse
Private Banking, June 2013 to August 2013

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

None

Item 5: Additional Compensation

Mr. Whitney 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

Sean Whitney is supervised by Bruce Simpson, Chief Client Officer, with investment activity and other matters also monitored by the Board. Mr. Simpson can be reached at 312-223-0270 or bsimpson@mainstreetadv.com.

EDUCATION 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. CFA candidates must meet one of the following requirements: (1) undergraduate degree and four years of professional experience involving investment decision-making, or (2) four years qualified work experience (full time, but not necessarily investment related). To receive the CFA designation, candidates must complete the CFA Program which is organized into three levels, each requiring 250 hours of self-study and each culminating in a six-hour exam. There are no ongoing continuing education or experience thresholds necessary to maintain the CFA designation. More information about the designation is available at <https://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.i>.

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