



MARCH 2024

# 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](mailto: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](http://www.adviserinfo.sec.gov).

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# Supervised Persons

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# John F. Crosson

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## 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*

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## ITEM 3: DISCIPLINARY INFORMATION

In 1994 John Crosson failed to pay his renewal fees (\$65.00 or less) with the State of Michigan. He was subsequently reregistered in Michigan in good standing.

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## ITEM 4: OTHER BUSINESS ACTIVITIES

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

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## ITEM 5: ADDITIONAL COMPENSATION

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

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## ITEM 6: SUPERVISION

John Crosson is the Chief Executive Officer and is 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.

# Alessandro Urbani, CFA<sup>1</sup>

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## 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*

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The 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. 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. 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](http://www.cfainstitute.org).

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

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## ITEM 6: ADDITIONAL COMPENSATION

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

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## ITEM 7: SUPERVISION

As the Head of Revenue, Mr. Urbani is supervised by John F. 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 [jcrosson@mainstreetadv.com](mailto:jcrosson@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

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## 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*

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## ITEM 3: DISCIPLINARY INFORMATION

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

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## ITEM 4: OTHER BUSINESS ACTIVITIES

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

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## ITEM 5: ADDITIONAL COMPENSATION

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

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## ITEM 6: SUPERVISION

Anthony Aukett is supervised by Tom McKinstry, Head of Investments, with investment activity and other matters also monitored by the Board. 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<sup>1</sup>

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## 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*

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The 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. 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. 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](http://www.cfainstitute.org).

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

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## 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.

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## ITEM 7: SUPERVISION

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](mailto: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

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## 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*

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## ITEM 3: DISCIPLINARY INFORMATION

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

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## ITEM 4: OTHER BUSINESS ACTIVITIES

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

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## 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.

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## 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<sup>1</sup>

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## 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*

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The 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. 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. 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](http://www.cfainstitute.org).

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

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## 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.

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## 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](mailto: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<sup>1</sup>

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## 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*

*Investment Analyst, December 2009 to December 2014*

*Institutional Trust Administrator, July 2007 to December 2009*

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The CFA<sup>®</sup> charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. 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. 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](http://www.cfainstitute.org).

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

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## ITEM 6: ADDITIONAL COMPENSATION

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

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## ITEM 7: SUPERVISION

Thomas McKinstry 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](mailto: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.

# Charles T. Simko, Jr., CFA<sup>1</sup>

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## 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*

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The 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. 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. 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](http://www.cfainstitute.org).

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

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## 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.

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## 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](mailto: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<sup>1</sup>, CFP<sup>®2</sup>

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## 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*

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The CFA<sup>®</sup> charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. 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. 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](http://www.cfainstitute.org).

The CFP<sup>®</sup> certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2-day period) and agreeing to be bound by the CFP Board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

## Bruce J. Simpson, CFA<sup>1</sup>, CFP<sup>®2</sup> (continued)

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### **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.

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### **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.

# Michael A. Steele

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## 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*

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## ITEM 3: DISCIPLINARY INFORMATION

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

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## ITEM 4: OTHER BUSINESS ACTIVITIES

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

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## 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.

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## ITEM 6: SUPERVISION

Michael Steele is supervised by John F. 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 [jcrosson@mainstreetadv.com](mailto:jcrosson@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.

# Sean Whitney, CFA<sup>1</sup>, CFP<sup>®2</sup>

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## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth:

1992

Educational Background:

Marquette University (BS Finance 2014)

Kellogg School of Management – Northwestern University (MBA 2023)

Business Experience:

MainStreet Investment Advisors, LLC

Senior Portfolio Manager, February 2022 to present

Portfolio Manager, December 2019 to February 2022

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

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## ITEM 3: PROFESSIONAL DESIGNATIONS

The CFA<sup>®</sup> charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. 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. 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](http://www.cfainstitute.org).

The CFP<sup>®</sup> certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2-day period) and agreeing to be bound by the CFP Board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

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## ITEM 4: DISCIPLINARY INFORMATION

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

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## ITEM 5: OTHER BUSINESS ACTIVITIES

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

## Sean Whitney, CFA<sup>1</sup> , CFP<sup>®2</sup> (continued)

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### ITEM 6: 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.

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### ITEM 7: SUPERVISION

Sean Whitney 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.

## 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

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### 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](http://www.cfainstitute.org).

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## 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.