

Financial Advisory Corporation

February 21, 2024

4251 Cascade Road S.E.
Grand Rapids, MI 49546

WEALTH ADVISORS

Paul G. Anthes, CFP[®], CKA[®]

Loran J. Filson, CFP[®], CKA[®]

Andrew J. Roberts, CFP[®], CKA[®]

Joel D. Vander Meyden, CFP[®], CKA[®]

Ryan M. Allen, CFA, CFP[®]

Christopher M. Still, CFP[®], CKA[®]

Form ADV Part 2B ADV Brochure Supplement

This brochure supplement provides information about the Wealth Advisors of Financial Advisory Corporation and supplements the FAC brochure. You should have received a copy of that brochure. Please contact FAC's Chief Compliance Officer, Loran J. Filson, if you did not receive FAC's brochure or if you have any questions about the contents of this supplement.

Additional information about each Wealth Advisor is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Item 2

Paul G. Anthes

Year of Birth: 1956

Education:

- Grand Rapids Junior College, Associates Degree, 1977
- Michigan State University, Bachelor of Science, General Business Administration, 1979

Business Background:

- Financial Advisory Corporation, President & Wealth Advisor, July 1988 to present

Certifications:

- Certified Financial Planner, CFP®
- Certified Kingdom Advisor, CKA®

Loran J. Filson

Year of Birth: 1962

Education:

- Ball State University, Bachelor of Science, Marketing, 1984

Business Background:

- Financial Advisory Corporation, Chief Operations Officer & Wealth Advisor, July 1998 to present

Certifications:

- Certified Financial Planner, CFP®
- Certified Kingdom Advisor, CKA®

Item 2 -- Educational Background and Business Experience (continued)

Andrew J. Roberts

Year of Birth: 1959

Education:

- The Ohio State University, Bachelor of Science, Business Administration, 1983
- The Ohio State University, Master of Business Administration, 1991

Business Background:

- Financial Advisory Corporation, Wealth Advisor, February 2001 to present

Certifications:

- Certified Financial Planner, CFP®
- Certified Kingdom Advisor, CKA®

Joel D. Vander Meyden

Year of Birth: 1977

Education:

- Grand Valley State University, Bachelor of Business Administration, 2001

Business Background:

- Financial Advisory Corporation, Wealth Advisor, October 2005 to present

Certifications:

- Certified Financial Planner, CFP®
- Certified Kingdom Advisor, CKA®

Item 2 -- Educational Background and Business Experience (continued)

Ryan M. Allen

Year of Birth: 1976

Education:

- Grand Valley State University, Bachelor of Business Administration, Finance, 1999

Business Background:

- Financial Advisory Corporation, Wealth Advisor, June 2015 – Present
- AMBS/City National Rochdale, Portfolio Relationship Manager, August 2008 – May 2015

Certifications:

- Chartered Financial Analyst, CFA®
- Certified Financial Planner, CFP®

Christopher M. Still

Year of Birth: 1988

Education:

- Wheaton College, Bachelor of Arts, Psychology, 2010

Business Background:

- Financial Advisory Corporation, Wealth Advisor, January 2016 – Present
- Financial Advisory Corporation, Technical Specialist, Associate Wealth Advisor, July 2013 – December 2015

Certifications:

- Certified Financial Planner, CFP®
- Certified Kingdom Advisor, CKA®

Item 2 -- Educational Background and Business Experience (continued)

Explanation of Certifications

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 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. It is recognized in the United States and a number of other countries for its

- (1) high standard of professional education;
- (2) stringent code of conduct and standards of practice; and
- (3) ethical requirements that govern professional engagements with clients

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 that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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;

Item 2 -- Educational Background and Business Experience (continued)

- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 2 -- Educational Background and Business Experience (continued)

The **Chartered Financial Analyst (CFA®)** credential is a professional designation granted by the CFA Institute to investment and financial professionals. A candidate who successfully completes the rigorous program and meets other professional requirements is awarded the CFA charter and becomes a CFA charter holder.

To become a charter holder, candidates must satisfy the following requirements:

- Four years of qualified professional work experience in the investment decision-making process;
- Complete the CFA Program, including mastery of the CFA curriculum and passing three six-hour examinations;
- Become a member of the CFA Institute and apply for membership to a local CFA member society; and
- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The CFA Program connects academic theory with current practice and ethical and professional standards to provide a strong foundation of advanced investment analysis and real-world portfolio management skills.

The CFA Institute recommends that charter holders complete a minimum of 20 hours of CE activities, including 2 hours in the content areas of Standards, Ethics, and Regulations (SER), each calendar year.

Item 2 -- Educational Background and Business Experience (continued)

The **Certified Kingdom Advisor**[®] (CKA) is a professional designation granted by Kingdom Advisors in Atlanta, GA. The CKA designation provides a principled class of Christian financial advisors who have been trained in biblically wise financial advice for clients seeking biblically wise financial counsel.

Certified Kingdom Advisors have demonstrated themselves to be:

Able to Apply Biblical Wisdom in Counsel:

By participating in the Certified Kingdom Advisor coursework and examination and committing to incorporate biblical principles in their financial advice.

Technically Competent:

By providing evidence of an approved professional designation (varying by discipline) or by having at least 10 years full-time experience in their discipline.

Ethical:

By agreeing to espouse and practice the Kingdom Advisors Code of Ethics, by maintaining active local church involvement, and by providing pastoral and client letters of reference.

Biblical Stewards:

By pledging that they practice biblical stewardship in their personal and professional lives and by giving regularly in proportion to their income.

In addition, candidates for the CKA[®] designation must also complete a rigorous Core Training program, including a final certification exam.

Individuals who become certified must meet ongoing continuing education requirements and remain in compliance with a set of ethical principles, rules, and standards in order to continue to use the Certified Kingdom Advisor[®] designation.

Disciplinary Information

Item 3

No Wealth Advisor with FAC has any reportable disciplinary history to disclose since entering the financial services industry. Information regarding each Wealth Advisor can be verified through the Investment Adviser Public Disclosure (IADP) website at www.adviserinfo.sec.gov.

Other Business Activities

Item 4

Investment-Related Activities

- No Wealth Advisor is engaged in any other investment-related activities.
- FAC Wealth Advisors do not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Non-Investment-Related Activities

- FAC Wealth Advisors are not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of their time. However, our president, Paul Anthes, has established another company named "R3 Coaching". This business is an executive coaching program offering practice management tools and personalized instruction to business leaders. This company is unrelated to the financial services industry.

Additional Compensation

Item 5

FAC Wealth Advisors do not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Item 6

Supervisor: Loran J. Filson

Title: Chief Operations Officer

Phone Number: 616-235-5260

Mr. Paul G. Anthes is supervised regarding the advice provided to clients through a variety of methods including:

- Joint meetings with clients
- Scheduled Wealth Advisor work meetings
- Scheduled Investment Committee meetings
- Regular individual meetings to review client contact
- Regularly scheduled staff meetings
- Standardized processes and procedures

Supervisor: Paul G. Anthes

Title: President

Phone Number: 616-235-5260

Loran J. Filson, Andrew J. Roberts, Joel D. Vander Meyden, Ryan M. Allen, and Mr. Christopher M. Still are supervised regarding the advice provided to clients through a variety of methods including:

- Joint meetings with clients
- Scheduled Wealth Advisor work meetings
- Scheduled Investment Committee meetings
- Regular individual meetings to review client contact
- Regularly scheduled staff meetings
- Standardized processes and procedures