

**Part 2A of Form ADV: *Firm Brochure***

**Market Street Wealth Management Advisors, LLC**

3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280

Telephone: 317-860-1078  
Email: KevinE@mswma.com

07/28/2015

This brochure provides information about the qualifications and business practices of Market Street Wealth Management Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 317-860-1078 or kevine@mswma.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Market Street Wealth Management Advisors, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 122212.

## **Item 2     Material Changes**

After our initial filing of this Firm Brochure, this Item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

<b>Item 3</b>	<b>Table of Contents</b>	<b>Page</b>
Item 1	Cover Page	1
Item 2	Material Changes	2
Item 3	Table of Contents Page	3
Item 4	Advisory Business	4
Item 5	Fees and Compensation	7
Item 6	Performance-Based Fees and Side-By-Side Management	9
Item 7	Types of Clients	9
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss	9
Item 9	Disciplinary Information	10
Item 10	Other Financial Industry Activities and Affiliations	11
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	11
Item 12	Brokerage Practices	12
Item 13	Review of Accounts	14
Item 14	Client Referrals and Other Compensation	14
Item 15	Custody	15
Item 16	Investment Discretion	15
Item 17	Voting Client Securities	16
Item 18	Financial Information	16

## **Item 4     Advisory Business**

Market Street Wealth Management Advisors, LLC is a SEC-registered investment adviser with its principal place of business located in Indiana. Market Street Wealth Management Advisors, LLC began conducting business in 2001.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- Kevin J. Ervin, Managing Director

Market Street Wealth Management Advisors, LLC offers the following advisory services to our clients:

### **INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT**

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Certificates of deposit
- Variable life insurance
- Variable annuities
- Mutual fund shares
- United States governmental securities

- Options contracts on securities

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

## **PENSION CONSULTING SERVICES**

We also provide several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, we offer these services, where appropriate, to individuals and trusts, estates and charitable organizations. Pension Consulting Services are comprised of four distinct services. Clients may choose to use any or all of these services.

### *Investment Policy Statement Preparation (hereinafter referred to as "IPS"):*

We will meet with the client (in person or over the telephone) to determine an appropriate investment strategy that reflects the plan sponsor's stated investment objectives for management of the overall plan. Our firm then prepares a written IPS detailing those needs and goals, including an encompassing policy under which these goals are to be achieved. The IPS also lists the criteria for selection of investment vehicles as well as the procedures and timing interval for monitoring of investment performance.

### *Selection of Investment Vehicles:*

We assist plan sponsors in constructing appropriate asset allocation models. We will then review various mutual funds (both index and managed) to determine which investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the IPS.

### *Monitoring of Investment Performance:*

We monitor client investments continually, based on the procedures and timing intervals delineated in the Investment Policy Statement. Although our firm is not involved in any way in the purchase or sale of these investments, we supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.

### *Employee Communications:*

For pension, profit sharing and 401(k) plan clients with individual plan participants exercising control over assets in their own account ("self-directed plans"), we may also provide periodic educational support and investment workshops designed for the plan participants. The nature of the topics to be covered will be determined by us and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

## **FINANCIAL PLANNING**

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. In general, the financial plan can address any or all of the following areas:

- **PERSONAL:** We review family records, budgeting, personal liability, estate information and financial goals.
- **TAX & CASH FLOW:** We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- **INVESTMENTS:** We analyze investment alternatives and their effect on the client's portfolio.
- **RETIREMENT:** We analyze current strategies and investment plans to help the client achieve his or her retirement goals.
- **DEATH & DISABILITY:** We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- **ESTATE:** We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, powers of attorney.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed with the client, and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, or insurance agent. Implementation of financial plan recommendations is entirely at the client's discretion.

We also provide general nonsecurities advice on topics that may include tax and budgetary planning, estate planning and business planning.

## **AMOUNT OF MANAGED ASSETS**

As of 12/31/2013, we were actively managing \$211,000,000 of clients' assets on a discretionary basis plus \$35,000,000 of clients' assets on a nondiscretionary basis.

## Item 5 Fees and Compensation

### INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT FEES

The annualized fee for Investment Supervisory Services is charged as a percentage of assets under management, according to the following schedule:

<u>Account Balance</u>	<u>Annual Fee</u>
\$0 - \$250,000	1.45%
\$250,000 - \$500,000	1.15%
\$500,000 - \$1,000,000	0.80%
\$1,000,000 - \$2,000,000	0.50%
\$2,000,000 +	0.35%

After the initial billing period, all accounts are subject to a minimum quarterly fee of \$625.00.

Market Street Wealth Management Advisors, LLC's advisory fees are not negotiable.

### PENSION CONSULTING FEES

Our fees for Pension Consulting Services are based on a percentage of assets under advisement, according to the following schedule:

<u>Plan's Balances at end of Applicable Quarter</u>	<u>Applicable Fee</u>
Up to and including \$1,000,000	.1875%
In excess of \$1,000,000 and including, \$2,000,000	.1250%
In Excess of \$2,000,000	.0625%

The minimum quarterly fee is \$625.00.

### FINANCIAL PLANNING FEES

Market Street Wealth Management Advisors, LLC's Financial Planning fee is determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Our Financial Planning fees are calculated and charged on an hourly basis, ranging from \$100 to \$325 per hour. Although the length of time it will take to provide a Financial Plan will depend on each client's personal situation, we will provide an estimate for the total hours at the start of the advisory relationship.

We may request a retainer upon completion of our initial fact-finding session with the client; however, advance payment will never exceed \$500 for work that will not be completed within six months. The balance is due upon completion of the plan.

**Financial Planning Fee Offset:** Market Street Wealth Management Advisors, LLC reserves the discretion to reduce or waive the hourly fee and/or the minimum fixed fee if a financial planning client chooses to engage us for our Portfolio Management Services.

The client is billed quarterly in arrears based on actual hours accrued.

## GENERAL INFORMATION

**Termination of the Advisory Relationship:** The initial term of the client agreement is for one year. After the initial year the agreement may be canceled at any time, by either party, for any reason upon receipt of 5 days' written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. The Client will be liable for accrued fees through the date of Agreement termination. In event of cancellation, Market Street shall deduct accrued fees and then transfer the remaining funds and/or securities in Client's Account per the Client's instructions.

**Mutual Fund Fees:** All fees paid to Market Street Wealth Management Advisors, LLC for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

**Additional Fees and Expenses:** In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

**Grandfathering of Minimum Account Requirements:** Pre-existing advisory clients are subject to Market Street Wealth Management Advisors, LLC's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

**ERISA Accounts:** Market Street Wealth Management Advisors, LLC is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, Market Street Wealth Management Advisors, LLC may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees.



**Advisory Fees in General:** Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

**Limited Prepayment of Fees:** Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

## **Item 6 Performance-Based Fees and Side-By-Side Management**

Market Street Wealth Management Advisors, LLC does not charge performance-based fees.

## **Item 7 Types of Clients**

Market Street Wealth Management Advisors, LLC provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Businesses
- Private Foundations
- Pension and profit sharing plans (other than plan participants)

## **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

### **METHODS OF ANALYSIS**

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

**Asset Allocation.** Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of equity securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equity securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

**Mutual Fund and/or ETF Analysis.** We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions.

We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

**Risks for All Forms of Analysis.** Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

## INVESTMENT STRATEGIES

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term Purchases.** We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

**Risk of Loss.** Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

## Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

## **Item 10 Other Financial Industry Activities and Affiliations**

Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations.

One minority owner of Market Street Wealth Management Advisors, LLC is a partner of BGBC Partners, LLP where he is a individually licensed and practicing Certified Public Accountant providing accounting services for separate and typical compensation. He possesses a FINRA Series 65 Solicitors License and is paid referral fees for clients that he generates for Market Street Wealth Management Advisors, LLC. This individual will spend the vast majority of his time on his accounting practice.

Market Street Wealth Management Advisors, LLC occasionally recommends BGBC Partners, LLP to advisory clients in need of accounting services. Accounting services provided by BGBC Partners, LLP are separate and distinct from our advisory services, and are provided for separate and typical compensation. Market Street Wealth Management Advisors LLC does not receive any compensation for clients referred to BGBC Partners, LLP. No Market Street Wealth Management Advisors, LLC client is obligated to use BGBC Partners, LLP for any accounting services and conversely, no accounting client is obligated to use the advisory services provided by us.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Market Street Wealth Management Advisors, LLC and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and record keeping provisions.

Market Street Wealth Management Advisors, LLC's Code of Ethics further includes the firm's policy prohibiting the use of material nonpublic information. While we do not believe that we have any particular access to nonpublic information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to [kevine@mswma.com](mailto:kevine@mswma.com), or by calling us at 317-860-1078.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

## **Item 12 Brokerage Practices**

Market Street Wealth Management Advisors, LLC requires that clients provide us with written authority to determine the broker-dealer to use and the commission costs that will be charged to our clients for these transactions.

Clients must include any limitations on this discretionary authority in this written authority statement. Clients may change/amend these limitations as required. Such amendments must be provided to us in writing.

As a matter of policy and practice, Market Street Wealth Management Advisors, LLC does not generally block client trades and, therefore, we implement client transactions separately for each account. Consequently, certain client trades may be executed before others, at a different price and/or commission rate. Additionally, our clients may not receive volume discounts available to advisers who block client trades.

Market Street Wealth Management Advisors, LLC may *require* that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although we *require* that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Market Street Wealth Management Advisors, LLC is independently owned and operated and not affiliated with Schwab.

Schwab provides Market Street Wealth Management Advisors, LLC with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon our firm committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to our firm other products and services that benefit Market Street Wealth Management Advisors, LLC but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that

- i. provide access to client account data (such as trade confirmations and account statements);
- ii. facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- iii. provide research, pricing and other market data;
- iv. facilitate payment of our fees from clients' accounts; and
- v. assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop our business enterprise. These services may include:

- i. compliance, legal and business consulting;
- ii. publications and conferences on practice management and business succession; and
- iii. access to employee benefits providers, human capital consultants and insurance providers.

Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Market Street Wealth Management Advisors, LLC. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

## **Item 13 Review of Accounts**

### **INVESTMENT SUPERVISORY SERVICES (“ISS”) INDIVIDUAL PORTFOLIO MANAGEMENT**

**REVIEWS:** While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client’s stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client’s individual circumstances, or the market, political or economic environment.

These accounts are reviewed by a combination of our firm’s Investment Analysts and Managing Director.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer, we provide quarterly reports summarizing account performance, balances and holdings. We also provide daily account information via secure client portal from our company’s website.

### **PENSION CONSULTING SERVICES**

**REVIEWS:** Market Street Wealth Management Advisors, LLC will review the client’s Investment Policy Statement (IPS) whenever the client advises us of a change in circumstances regarding the needs of the plan. Market Street Wealth Management Advisors, LLC will also review the investment options of the plan according to the agreed upon time intervals established in the IPS. Such reviews will generally occur quarterly.

These accounts are reviewed by our firm’s Investment Analyst and Managing Director.

**REPORTS:** These client accounts will receive reports as contracted for at the inception of the advisory relationship.

### **FINANCIAL PLANNING SERVICES**

**REVIEWS:** While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for.

**REPORTS:** Financial Planning clients will receive a completed financial plan. Additional reports will not typically be provided unless otherwise contracted for.

## **Item 14 Client Referrals and Other Compensation**

### **CLIENT REFERRALS**

Our firm may pay referral fees to independent persons or firms (“Solicitors”) for introducing clients to us. Whenever we pay a referral fee, we require the Solicitor to provide the prospective client with a copy of this document (our *Firm Brochure*) and a separate disclosure statement that includes the following information:

- the Solicitor’s name and relationship with our firm;
- the fact that the Solicitor is being paid a referral fee;
- the amount of the fee; and
- whether the fee paid to us by the client will be increased above our normal fees in order to compensate the Solicitor.

As a matter of firm practice, the advisory fees paid to us by clients referred by solicitors are not increased as a result of any referral.

It is Market Street Wealth Management Advisors, LLC’s policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a nonclient in conjunction with the advisory services we provide to our clients.

## **Item 15 Custody**

We previously disclosed in the “Fees and Compensation” section (Item 5) of this Brochure that our firm directly debits advisory fees from client accounts.

As part of this billing process, the client’s custodian is advised of the amount of the fee to be deducted from that client’s account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the periodic statements that clients receive directly from their custodians, we also send account statements directly to our clients on a quarterly basis. We urge our clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current.

## **Item 16 Investment Discretion**

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client’s account without contacting the client prior to each trade to obtain the client’s permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

## **Item 17 Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We do not offer any consulting assistance regarding proxy issues to clients.

## **Item 18 Financial Information**

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

As an advisory firm that maintains discretionary authority for client accounts OR is deemed to have custody we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. Market Street Wealth Management Advisors, LLC has no additional financial circumstances to report.

Market Street Wealth Management Advisors, LLC has not been the subject of a bankruptcy petition at any time during the past ten years.



**Part 2B of Form ADV: *Brochure Supplement***

Brenda K. Baier  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-860-1078

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, Indiana 46280

03/03/2015

This brochure supplement provides information about Brenda K. Baier that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kevin J. Ervin if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brenda K. Baier is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Brenda K. Baier

**Born:** 1965

### **Education**

- Ball State University; BS, Management; 1987
- College for Financial Planning; 1997

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Financial Planner; from 10/2014 to Present
- Hufford Financial Advisors, Financial Planning, from 12/1998 to 09/2014
- Self-Employed Financial Advisor from 06/1994 to 12/1998
- Social Security Administration from 05/1990 to June 1994
- Ameriana Savings Bank from 07/1987 to 05/1990

### **Designations**

Brenda K. Baier has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner; 1998

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

## **Item 3 Disciplinary Information**

Brenda K. Baier has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-related Activities**

1. Brenda K. Baier is not engaged in any other investment-related activities.
2. Brenda K. Baier does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Noninvestment-related Activities**

Brenda K. Baier is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Brenda K. Baier does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Kevin J. Ervin

**Title:** Managing Director

**Phone Number:** 317-860-1078

All financial plans are reviewed by another staff member or the Managing Director.

**Part 2B of Form ADV: *Brochure Supplement***

Jessica Lynn Bokhart  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-860-1085

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, Indiana 46280

03/03/2015

This brochure supplement provides information about Jessica Lynn Bokhart that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kevin J. Ervin if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jessica Lynn Bokhart is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Jessica Lynn Bokhart

**Born:** 1984

### **Education**

- Purdue University; BS, Financial Counseling & Planning; 2006

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Financial Planner; from 06/2006 to Present

### **Designations**

Jessica Lynn Bokhart has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner; Certified Financial Planner Board of Standards; 2009  
Certified Financial Planner® (CFP®)
  - The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

## **Item 3 Disciplinary Information**

Jessica Lynn Bokhart has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-related Activities**

1. Jessica Lynn Bokhart is not engaged in any other investment-related activities.
2. Jessica Lynn Bokhart does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Noninvestment-related Activities**

Jessica Lynn Bokhart is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

## **Item 5 Additional Compensation**

Jessica Lynn Bokhart does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Kevin J. Ervin

**Title:** Managing Director

**Phone Number:** 317-860-1078

All financial plans are reviewed by another staff member or the Managing Director.

**Part 2B of Form ADV: *Brochure Supplement***

Jared Austin Defore  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-860-1085

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, Indiana 46280

07/28/2015

This brochure supplement provides information about Jessica Lynn Bokhart that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kevin J. Ervin if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jared Austin Defore is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Jared Austin Defore

**Born:** 1985

### **Education**

- Indiana State University; BS, Accounting; Finance & Business Administration 2009

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Financial Planner; from 08/2014 to Present
- BKD, LLP; Senior Tax Associate; 01/2012 to 07/2014
- Calumet Specialty Products Partners, LLP; Staff Accountant; 06/2009 to 12/2011

### **Designations**

Jared Austin Defore has earned the following designation(s) and is in good standing with the granting authority:

- Certified Public Accountant; Indiana Professional Licensing Agency Accountancy; 2014

Those with the CPA designation have demonstrated competency in the areas of accounting, auditing, taxation and business law. To sit for the CPA examination, the candidate must possess a baccalaureate degree with and have completed at least 150 semester hours of coursework with at least 24 of those semester hours in accounting. To maintain the CPA designation, one must complete 120 hours of approved continuing education every three years.

## **Item 3 Disciplinary Information**

Jared Austin Defore has no reportable disciplinary history.

## **Item 4 Other Business Activities**

A. Investment-related Activities



3. Jared Austin Defore is not engaged in any other investment-related activities.
4. Jared Austin Defore does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

**B. Noninvestment-related Activities**

Jared Austin Defore is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

**Item 5 Additional Compensation**

Jared Austin Defore does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

**Item 6 Supervision**

**Supervisor:** Kevin J. Ervin

**Title:** Managing Director

**Phone Number:** 317-860-1078

All financial plans are reviewed by another staff member or the Managing Director.

**Part 2B of Form ADV: *Brochure Supplement***

Kevin J. Ervin  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-860-1078

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, Indiana 46280

03/03/2015

This brochure supplement provides information about Kevin J. Ervin that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kevin J. Ervin if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin J. Ervin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Kevin J. Ervin

**Born:** 1960

### **Education**

- Ball State University; BS, Accounting; 1982
- Indiana University; MBA, Finance; 1989

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Managing Director; from 10/2001 to Present
- Huntington National Bank; Sr. Vice President; from 11/1987 to 10/2000
- Bank One; Assistant Vice President; from 05/1983 to 11/1987
- Arthur Andersen & Co.; Staff Accountant; from 06/1982 to 05/1983

### **Designations**

Kevin J. Ervin has earned the following designation(s) and is in good standing with the granting authority:

- Certified Public Accountant; Indiana Professional Licensing Agency Accountancy; 1987

Those with the CPA designation have demonstrated competency in the areas of accounting, auditing, taxation and business law. To sit for the CPA examination, the candidate must possess a baccalaureate degree with and have completed at least 150 semester hours of coursework with at least 24 of those semester hours in accounting. To maintain the CPA designation, one must complete 120 hours of approved continuing education every three years.

- Certified Financial Planner; 1998

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

### **Item 3 Disciplinary Information**

Kevin J. Ervin has no reportable disciplinary history.

### **Item 4 Other Business Activities**

#### **A. Investment-related Activities**

3. Kevin J. Ervin is not engaged in any other investment-related activities.
4. Kevin J. Ervin does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **B. Noninvestment-related Activities**

Kevin J. Ervin is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

### **Item 5 Additional Compensation**

Kevin J. Ervin does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

### **Item 6 Supervision**

Kevin J. Ervin is the Chief Compliance Officer and Managing Member of this small firm and does not have a supervisor overseeing his activities.



**Part 2B of Form ADV: *Brochure Supplement***

Katie J. Schnur  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-870-1312

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280

03/03/2015

This brochure supplement provides information about Katie J. Schnur that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kevin J. Ervin 317-860-1078 if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Katie J. Schnur is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Katie J. Schnur

**Born:** 1987

### **Education**

- Purdue University; BS, Financial Counseling & Planning

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Financial Planner from 07/2013 to Present
- Payne Wealth Partners; Paraplanner, 10/2011 to 07/2013
- Heritage Federal Credit Union; Teller, 09/2010 to 10/2011
- Financial Planning Consultants; Intern, 08/2009 to 05/2010

## **Item 3 Disciplinary Information**

Katie J. Schnur has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-related Activities**

1. Katie J. Schnur is not engaged in any other investment-related activities.
2. Katie J. Schnur does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Noninvestment-related Activities**

Katie J. Schnur is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

## **Item 5 Additional Compensation**

Katie J. Schnur does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Kevin J. Ervin

**Title:** Managing Director

**Phone Number:** 317-860-1078

All financial plans are reviewed by another staff member or the Managing Director.



**Part 2B of Form ADV: *Brochure Supplement***

Kyle B. Thompson  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-860-1078

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, Indiana 46280

03/03/2015

This brochure supplement provides information about Kyle B. Thompson that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kyle B. Thompson if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kyle B. Thompson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Kyle B. Thompson

**Born:** 1981

### **Education**

- Indiana University; BS, Accounting & Finance; 2005

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Senior Planner; from 05/2015 to Present
- Veros Partners; Manager; from 07/2008 to 05/2015
- Deloitte, LLP; Senior; from 07/2006 to 07/2008
- Ernst & Young; Staff Accountant; from 06/2005 to 07/2006

### **Designations**

Kyle. B. Thompson has earned the following designation(s) and is in good standing with the granting authority:

- Certified Public Accountant; Indiana Professional Licensing Agency Accountancy; 2008

Those with the CPA designation have demonstrated competency in the areas of accounting, auditing, taxation and business law. To sit for the CPA examination, the candidate must possess a baccalaureate degree with and have completed at least 150 semester hours of coursework with at least 24 of those semester hours in accounting. To maintain the CPA designation, one must complete 120 hours of approved continuing education every three years.

## **Item 3 Disciplinary Information**

Kyle B. Thompson has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-related Activities**

5. Kyle B. Thompson is not engaged in any other investment-related activities.
6. Kyle B. Thompson does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Noninvestment-related Activities**

Kyle B. Thompson is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Kyle B. Thompson does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

**Part 2B of Form ADV: *Brochure Supplement***

Timothy B. Woodward  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280  
317-870-1312

Market Street Wealth Management Advisors, LLC  
3091 E. 98th Street, Suite 160  
Indianapolis, IN 46280

03/03/2015

This brochure supplement provides information about Timothy B. Woodward that supplements the Market Street Wealth Management Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kevin J. Ervin 317-860-1078 if you did not receive Market Street Wealth Management Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy B. Woodward is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Timothy B. Woodward

**Born:** 1980

### **Education**

- Purdue University; BS, Mechanical Engineering; 2003
- University of Michigan; MBA, Business Administration; 2008

### **Business Experience**

- Market Street Wealth Management Advisors, LLC; Financial Planner and Investment Analyst from 12/2012 to Present
- Bastian Solutions, LLC; National Account Manager and Systems Consultant; 2/2009 to 12/2012
- Ford Motor Company; Product Development Engineer; 06/2007 to 02/2009
- Visteon Corporation; Engineer; 06/2003 to 05/2007

## **Item 3 Disciplinary Information**

Timothy B. Woodward has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-related Activities**

3. Timothy B. Woodward is not engaged in any other investment-related activities.
4. Timothy B. Woodward does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Noninvestment-related Activities**

Timothy B. Woodward is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

## **Item 5 Additional Compensation**

Timothy B. Woodward does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Kevin J. Ervin

**Title:** Managing Director

**Phone Number:** 317-860-1078

All financial plans are reviewed by another staff member or the Managing Director.