

Brochure Supplement

Part 2B of Form ADV

SS&H Financial Advisors, Inc.

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This brochure supplement provides information about Robert T. Sinnaeve and Barbara A. Garrow that supplements SS&H Financial Advisors, Inc.'s brochure. You should have received a copy of that brochure. A copy of the complete brochure is available upon request. Please contact our offices if you did not receive SS&H Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert T. Sinnaeve and Barbara A. Garrow is available on the SEC's website at www.adviserinfo.sec.gov.

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Robert T. Sinnaeve

Item 2 – Educational Background and Business Experience

Bob joined SS&H Financial Advisors, Inc. (sometimes referred to as SS&H) in 1992, becoming a minority owner in 1999, and becoming the sole owner in 2018.

Bob earned a Masters of Business Administration from Wayne State University with a dual concentration in Finance and International Business. He earned his Bachelor of Arts degree in Economics with a minor in Finance from Oakland University, of Rochester Hills, Michigan. Bob was awarded the Certified Financial Planner (“CFP”) certification in March 2016. 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. Currently, more than 71,000 individuals have obtained CFP certification in the United States.

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 Certified Financial Planner Board of Standards, Inc.’s (“CFP Board”) 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 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 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 comply with ongoing education and ethics requirements in order to maintain the right to continue to use the CFP designation.

Bob began his financial career at Security Bank & Trust. While there he was responsible for daily customer interaction as well as branch management issues, spanning over three regions

and encompassing 18 branches. Transferring to the Commercial Loan Department, he became a Senior Analyst where his duties included detailed financial analysis of potential clients as well as preparation for weekly senior management review committees.

Currently Bob is responsible for equity research and the continuing development of the Portfolio Investment Service. Portfolio management is his primary function with particular attention to implementation of investment programs and the monitoring of results. Born in 1966, Bob is the Chief Compliance Officer as well as a shareholder of SS&H Financial Advisors, Inc. Bob is registered in the state of Michigan as an Investment Advisors Representative.

Item 3 – Disciplinary Information

Mr. Sinnaeve has not had any civil or criminal actions brought against him.

Mr. Sinnaeve has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Mr. Sinnaeve has not had any proceedings before a self-regulatory organization.

Mr. Sinnaeve has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4 – Other Business Activities

Mr. Sinnaeve is not engaged in any investment-related businesses outside of SS&H Financial Advisors, Inc., except that as of January 11, 2017, Mr. Sinnaeve acquired (through SS&H Holdings, LLC) a 25% interest in Jerrmar Capital Management, Inc., an investment advisor registered with the SEC and a related person under common control with SS&H. Mr. Sinnaeve does not have any applications pending to register with a broker-dealer or other investment firm. Mr. Sinnaeve does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mr. Sinnaeve does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5 – Additional Compensation

Mr. Sinnaeve does not receive any additional compensation beyond his salary for providing advisory services.

Item 6 – Supervision

Mr. Sinnaeve is the President and Chief Compliance Officer. He can be reached at (248) 538-9755. The shareholders and officers of SS&H work collaboratively to provide investment advice to clients and serve as a supervisory committee.

Barbara A. Garrow

Item 2 – Educational Background and Business Experience

Barb joined SS&H Financial Advisors, Inc. in 1985. She became a co-owner of the firm in 2001, and sold her interest in the firm to Bob Sinnaeve in 2018. Born in 1950 she has more than 27 years of investment related experience, starting in the field as an investment representative with the company now known as Ameriprise.

Barb's educational background includes an MS in Finance from Walsh College of Business as well as a Masters in Clinical Social Work from the University of Maryland. The former is invaluable for understanding the field of finance while the latter invaluable for understanding human behavior.

Barb's responsibilities include portfolio management, investment research and fixed income management. As an Executive Vice President at SS&H Financial Advisors, Inc. she also assists with day-to day and quarterly operations.

Barb is registered in the state of Michigan as an Investment Advisors Representative.

Item 3 – Disciplinary Information

Mrs. Garrow has not had any civil or criminal actions brought against her.

Mrs. Garrow has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Mrs. Garrow has not had any proceedings before a self-regulatory organization.

Mrs. Garrow has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4 – Other Business Activities

Mrs. Garrow is not engaged in any investment-related businesses outside of SS&H Financial Advisors, Inc., nor does she have any applications pending to register with a broker-dealer or other investment firm. Mrs. Garrow does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mrs. Garrow does not engage in any other business that provides a substantial source of her income or consumes a substantial portion of her time.

Item 5 – Additional Compensation

Mrs. Garrow does not receive any additional compensation beyond her salary for providing advisory services.

Item 6 – Supervision

Mrs. Garrow is an Executive Vice President of the firm. She can be reached at (248) 538-9755. The shareholders and officers of SS&H work collaboratively to provide investment advice to clients and serve as a supervisory committee.