



Form ADV Part 2B – Brochure Supplement

for

Thomas A. Love, CFP®

Effective: March 30, 2018

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Thomas A. Love (CRD# 5339914) in addition to the information contained in the The Main Street Group, LTD (“Main Street Group” or the “Advisor”, CRD# 175502) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Main Street Group Disclosure Brochure or this Brochure Supplement,

Additional information about Mr. Love is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5339914.

Item 2 – Educational Background and Business Experience

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Thomas A. Love

Year of birth: 1983

Education

The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Bachelor of Business Administration, Finance and Economics, Radford University (2007)

Financial Planning, Boston University (2011)

Professional Designation

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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. 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 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 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 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.

CRPS®, or CHARTERED RETIREMENT PLANS SPECIALISTSM

Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance, and administration of retirement plans. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

1. Adherence to Standards of Professional Conduct • Integrity

Provide professional services with integrity, honor, fairness, and dignity and maintain

client trust and confidence. • Objectivity

Maintain objectivity and impartiality with respect to services rendered and advice given. • Competency

Maintain an adequate level of knowledge and skill and effectively apply that knowledge

while recognizing its limitations. • Confidentiality

Keep client information confidential, disclosing only when authorized or compelled by law. • Professionalism

Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.

2. Self-Disclosure

Applicants must disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

3. Adherence to Terms and Conditions

The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.

Chartered Retirement Planning Counselor (“CRPC®”)

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

The Main Street Group, LTD

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All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Employment History:

Investment Advisor Representative, The Main Street Group, LTD	10/2015 to Present
Registered Representative, LPL Financial LLC	03/2010 to 11/2017
Investment Advisor Representative, LPL Financial LLC	03/2010 to 09/2015

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Love.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Love.***

Item 4 – Other Business ActivitiesInsurance Agency Affiliations

Mr. Love is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Love's role with Main Street Group. As an insurance professional, Mr. Love may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Love is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Love or the Advisor.

Item 5 – Additional Compensation

Mr. Love has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Love is supervised by Steven Crawford, the Chief Compliance Officer. Steven Crawford can be reached at (804) 270-4470.

Main Street Group has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Main Street Group. Further, Main Street Group is subject to regulatory oversight by various agencies. These agencies require registration by Main Street Group and its Supervised Persons. As a registered entity, Main Street Group is subject to examinations by regulators, which may be announced or unannounced. Main Street Group is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

Mr. Love does not have any additional information to disclose.