

BROCHURE SUPPLEMENT

Daniel W. Wilson, CFP®

**Midland Financial Advisors, Inc.
524 Milwaukee Street
Suite 300
Delafield, WI 53018**

(262) 303-4503

September 12, 2019

This brochure supplement provides information about Daniel W. Wilson that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel W. Wilson is available on the SEC's website at www.adviserinfo.sec.gov.

Daniel W. Wilson, CFP®

Educational Background and Business Experience

Year of Birth: 1969

Education:

Name of School	Year Graduated	Degree	Major
University of Wisconsin-Stout	1992	BS	Business Administration and Construction Engineering
Certified Financial Planner™ Board of Standards, Inc.	2012	Designation	Certified Financial Planner™

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc. (previously CedarPoint Investment Advisors, Inc.	Delafield, WI	Advisory and Financial Planning Firm	Managing Director	08/2009 to Present
Capital Financial Services, Inc.	Delafield, WI	Broker/Dealer	Registered Representative	09/2009 to 06/2010
J.P. Morgan Securities, Inc.	Madison, WI	Broker/Dealer	Registered Representative	07/2006 to 02/2008
Voyager Capital Management, LLC	Lake Geneva, WI	Investment Advisory Firm	Investment Advisor Representative	02/2008 to 08/2009
Banc One Securities Corporation	Madison, WI	Broker/Dealer	Registered Representative	09/1998 to 07/2006

CFP® Certification Explanation Statement

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, 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;
- 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.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Daniel Wilson is insurance licensed. As an insurance agent he offers various insurance products and services for which the firm will receive a commission. Clients are under no obligation to purchase insurance products through him. The commissions for the sale of insurance products and services do not provide a substantial source of income and do not involve a substantial amount of time.

Additional Compensation

Daniel Wilson does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (262) 303-4503. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by Daniel Wilson, oversee communications with the public, and review personal trading activities of Daniel Wilson as well as any account over which Daniel Wilson has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

This is not applicable to Midland Financial Advisors, Inc. Midland Financial Advisors, Inc. is registered with the Securities and Exchange Commission ("SEC"). Being registered with the SEC does not imply a certain level of skill or training.

BROCHURE SUPPLEMENT

Anna M. Jaeger, CFP®

**Midland Financial Advisors, Inc.
524 Milwaukee Street
Suite 300
Delafield, WI 53018**

(262) 303-4503

September 12, 2019

This brochure supplement provides information about Anna M. Jaeger that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Anna M. Jaeger is available on the SEC's website at www.adviserinfo.sec.gov.

Anna M. Jaeger, CFP®

Educational Background and Business Experience

Year of Birth: 1991

Education:

Name of School	Year Graduated	Degree	Major
University of Wisconsin-Whitewater	2013	BBA	Finance with Emphasis in Financial Planning; Minor in Music
Certified Financial Planner™ Board of Standards, Inc.	2016	Designation	Certified Financial Planner™

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc. (previously CedarPoint Investment Advisors, Inc.	Delafield, WI	Advisory and Financial Planning Firm	Financial Advisor	05/2013 to Present

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- 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;
- 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.

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- 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
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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.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Anna M. Jaeger is insurance licensed. As an insurance agent she offers various insurance products and services for which the firm will receive a commission. Clients are under no obligation to purchase insurance products through her. The commissions for the sale of insurance products and services do not provide a substantial source of income and do not involve a substantial amount of time.

Additional Compensation

Anna Jaeger does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (262) 303-4503. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by Anna Jaeger, oversee communications with the public, and review personal trading activities of Anna Jaeger as well as any account over which Anna Jaeger has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

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BROCHURE SUPPLEMENT

Toby J. Prestegaard, CFP® ChSNC® RICP® CASL® CLU® ChFC®

**Midland Financial Advisors, Inc.
524 Milwaukee Street
Suite 300
Delafield, WI 53018

(262) 303-4503**

September 12, 2019

This brochure supplement provides information about Toby J. Prestegaard that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Toby J. Prestegaard is available on the SEC's website at www.adviserinfo.sec.gov.

Toby J. Prestegaard, CFP® ChSNC® RICP® CASL® CLU® ChFC®

Educational Background and Business Experience

Year of Birth: 1976

Education:

Name of School	Year Graduated	Degree	Major
University of Wisconsin-La Crosse	1998	BA	Finance
Certified Financial Planner™ Board of Standards, Inc.	2009	Designation	Certified Financial Planner™
The American College of Financial Services	2009	Designation	Chartered Life Underwriter®
The American College of Financial Services	2012	Designation	Chartered Financial Consultant®
The American College of Financial Services	2013	Designation	Chartered Advisor in Senior Living®
The American College of Financial Services	2016	Designation	Retirement Income Certified Professional®
The American College of Financial Services	2017	Designation	Chartered Special Needs Consultant®

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc.	Delafield, WI	Advisory and Financial Planning Firm	Financial Advisor	11/2017 to Present
Northwestern Mutual	Milwaukee, WI	Advisory and Financial Planning Firm	Associate Wealth Management Advisor	07/2004 to 11/2017
H&R Block Financial Advisors	Wauwatosa, WI	Advisory and Financial Planning Firm	Financial Advisor	09/2003 to 03/2004
WJS Financial Services	Brookfield, WI	Advisory and Financial Planning Firm	Associate Financial Advisor	07/2003 to 10/2003
Morgan Kenwood	Greendale, WI	Advisory and Financial Planning Firm	Paraplanner	08/2001 to 04/2003

American Express Financial Advisors	La Crosse, WI / Minneapolis, MN	Advisory and Financial Planning Firm	Paraplanner	08/1997 to 09/2001
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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.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Toby J. Prestegaard is employed by Midland States Bank as a wealth advisor in the Wealth Management Department. Midland States Bank and Midland Financial Advisors, Inc. are both wholly owned by Midland States Bancorp, Inc.

Toby J. Prestegaard is insurance licensed. As an insurance agent he offers various insurance products and services for which the firm will receive a commission. Clients are under no obligation to purchase insurance products through him. The commissions for the sale of insurance products and services do not provide a substantial source of income and do not involve a substantial amount of time.

Additional Compensation

Toby J. Prestegaard does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (262) 303-4503. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by Toby J. Prestegaard, oversee communications with the public, and review personal trading activities of Toby J. Prestegaard as well as any account over which Toby J. Prestegaard has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

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BROCHURE SUPPLEMENT

Joshua M. Kettleison, CFP®

**Midland Financial Advisors, Inc.
214 South Central Avenue
Clayton, MO 63105**

(314) 512-7998

September 12, 2019

This brochure supplement provides information about Joshua M. Kettleison that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua M. Kettleison is available on the SEC's website at www.adviserinfo.sec.gov.

Joshua M. Kettleson, CFP®

Educational Background and Business Experience

Year of Birth: 1976

Education:

Name of School	Year Graduated	Degree	Major
Eastern Illinois University – Charleston, IL	2007	BA	General Studies
Millikin University – Decatur, IL	2009	MBA	Management
Certified Financial Planner™ Board of Standards, Inc.	2011	Designation	Certified Financial Planner™

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc.	Effingham, IL	Advisory and Financial Planning Firm	Financial Advisor	01/2018 to 05/2018
	Clayton, MO			05/2018 to Present
Midland States Bank	Effingham, IL	Advisory and Financial Planning Firm	Wealth Advisor	08/2015 to 05/2018
	Clayton, MO			05/2018 to Present
Kettleson Financial Services, LLC	Mattoon, IL	Registered Investment Advisor	Owner/Investment Advisor	09/2011 to 08/2015
First Mid-Illinois Bank & Trust	Mattoon, IL	Advisory and Financial Planning Firm	Financial Advisor/Trust Officer	06/2008 to 09/2011
Raymond James	Mattoon, IL	Broker/Dealer & Registered Investment Advisor	Financial Advisor	06/2008 to 09/2011
Edward Jones	Mattoon, IL	Broker/Dealer	Financial Advisor	01/2003 to 06/2008

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- 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;
- 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.

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- 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.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Joshua M. Kettleson is employed by Midland States Bank as a wealth advisor in the Wealth Management Department. Midland States Bank and Midland Financial Advisors, Inc. are both wholly owned by Midland States Bancorp, Inc.

Additional Compensation

Joshua M. Kettleson does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (262) 303-4503. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by Joshua M. Kettleson, oversee communications with the public, and review personal trading activities of Joshua M. Kettleson as well as any account over which Joshua M. Kettleson has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

This is not applicable to Midland Financial Advisors, Inc. Midland Financial Advisors, Inc. is registered with the Securities and Exchange Commission ("SEC"). Being registered with the SEC does not imply a certain level of skill or training.

BROCHURE SUPPLEMENT

F. Christopher Schultz, CFP®

**Midland Financial Advisors, Inc.
1201 Network Centre Drive
Effingham, IL 62401**

(855) 696-4352

September 12, 2019

This brochure supplement provides information about F. Christopher Schultz that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about F. Christopher Schultz is available on the SEC's website at www.adviserinfo.sec.gov.

F. Christopher Schultz, CFP®

Educational Background and Business Experience

Year of Birth: 1992

Education:

Name of School	Year Graduated	Degree	Major
University of Illinois – Urbana-Champaign, IL	2015	BS	Business Management and Entrepreneurship
University of Notre Dame – Notre Dame, IN	2016	MBA	Management
Certified Financial Planner™ Board of Standards, Inc.	2018	Designation	Certified Financial Planner™

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc.	Effingham, IL	Advisory and Financial Planning Firm	Financial Advisor	01/2018 to Present
Midland States Bank	Effingham, IL	Advisory and Financial Planning Firm	Wealth Advisor	01/2018 to Present
Valeo Financial Advisors	Indianapolis, IN	Registered Investment Advisor	Financial Advisor	06/2016 to 12/2017

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Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

F. Christopher Schultz is employed by Midland States Bank as a wealth advisor in the Wealth Management Department. Midland States Bank and Midland Financial Advisors, Inc. are both wholly owned by Midland States Bancorp, Inc.

Additional Compensation

F. Christopher Schultz does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (262) 303-4503. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by F. Christopher Schultz, oversee communications with the public, and review personal trading activities of F. Christopher Schultz as well as any account over which F. Christopher Schultz has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

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BROCHURE SUPPLEMENT

Beth A. Tessar

**Midland Financial Advisors, Inc.
524 Milwaukee Street
Suite 300
Delafield, WI 53018**

(262) 303-4503

September 12, 2019

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Additional information about Beth A. Tessar is available on the SEC's website at www.adviserinfo.sec.gov.

Beth A. Tessar

Educational Background and Business Experience

Year of Birth: 1962

Education:

Name of School	Year Graduated	Degree	Major
University of Wisconsin-Whitewater	1985	BBA	Emphasis in Finance

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc.	Delafield, WI	Advisory and Financial Planning Firm	Client Service Associate	05/2017 to Present
Edward Jones	Waukesha, WI	Broker Dealer	Senior Branch Office Admin	03/2010-04/2017

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Beth A. Tessar has no other business activities.

Additional Compensation

Beth A. Tessar does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (262) 303-4503. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by Beth A. Tessar, oversee communications with the public, and review personal trading activities of Beth A. Tessar as well as any account over which Beth A. Tessar has direct or indirect beneficial interest.

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