

Item 1: Cover Page



**Form ADV Part 2B
Brochure Supplement**

February 23, 2024

Our Investment Team:

**Clayton L. George, CPA/PFS
Andrew M. Fitzpatrick, CPA
Kristen R.M. Lanning, CFP®
Timothy R. Bacus, CFP®**

**207 S. McLean Street, Lincoln, Illinois 62656
217-735-1576 (phone), 217-735-5866 (fax)**

This Brochure Supplement provides information about Clayton L. George, CPA/PFS, Andrew M. Fitzpatrick, CPA, Kristen R.M. Lanning, CFP®, and Timothy R. Bacus, CFP® that supplements the Pacesetter Financial Group, LLC Firm Brochure. You should have received a copy of that brochure (Form ADV Part 2A). Please contact Kristen Lanning if you did not receive our brochure, or if you have any questions about the contents of this supplement.

Additional information about Clayton L. George, CPA/PFS, Andrew M. Fitzpatrick, CPA, Kristen R.M. Lanning, CFP®, and Timothy R. Bacus, CFP® is available on the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

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Clayton L. George, CPA/PFS

Individual CRD No.: 4780024

Item 2: Educational Background and Business Experience

Year of Birth: 1958

Formal Education after High School:

- University of Illinois at Springfield, Bachelor of Science, Accounting, 1981

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Principal and Investment Advisor Representative, 2007 – present
- Pacesetter Financial Group, Managing Member, 2006 – present
- Pacesetter Financial Group, Member-Owner, 1997 – present
- J.M. Abbott & Associates, Partner-Owner, 1998 – present
- J.M. Abbott & Associates, Certified Public Accountant, 1983 – present

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- Certified Public Accountant (CPA), received in 1982
- Personal Financial Specialist (PFS), received in 2008

Item 3: Disciplinary Information

This item is not applicable. Clayton L. George, CPA/PFS has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Clayton L. George is not currently registered, nor does he have an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Clayton is an owner of both companies. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for individuals, businesses, and various other entities. For more

information regarding the business relationship between Pacesetter and Abbott & Associates, please see ***Item 10: Other Financial Industry Activities and Affiliations*** in our Firm Brochure (Form ADV Part 2A).

Clayton L. George is a Partner and Principal of Abbott & Associates. He spends approximately 50% of his time managing and providing client services for each company.

Item 5: Additional Compensation

This item is not applicable. Clayton does not receive additional compensation beyond his salary, regular bonuses, and his owner's share of the firm profits.

Item 6: Supervision

Our investment team, consisting of Clayton L. George, Andrew M. Fitzpatrick, Kristen R.M. Lanning, and Timothy R. Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Clayton is responsible for overall supervision of our advisory services and our investment team. Andrew Fitzpatrick, Kristen Lanning, and Andrew Hayes are his business partners and can be contacted at 217-735-1576.

Item 7: Requirements for State-Registered Advisors

This item is not applicable. Clayton has not been involved in any arbitration award or liability, or any civil, self-regulatory organization, or administrative proceeding reportable under this item, nor has he been the subject of a bankruptcy petition.

Andrew M. Fitzpatrick, CPA

Individual CRD No.: 5741117

Item 2: Educational Background and Business Experience

Year of Birth: 1982

Formal Education after High School:

- Illinois State University, Bachelor of Science, Accounting (with a Minor in Construction Management), 2006

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Member-Owner, 2022 – present
- J.M. Abbott & Associates, Partner-Owner, 2020 – present
- Pacesetter Financial Group, Chief Operations Officer, 2013 – present
- Pacesetter Financial Group, Investment Advisor Representative, 2009 – present
- J.M. Abbott & Associates, Staff Accountant, 2007 – present

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- Certified Public Accountant (CPA), received in 2011

Item 3: Disciplinary Information

This item is not applicable. Andrew M. Fitzpatrick has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Andrew M. Fitzpatrick is not currently registered, nor does he have an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for individuals, businesses, and various other entities. For more information regarding the business

relationship between Pacesetter and Abbott & Associates, please see ***Item 10: Other Financial Industry Activities and Affiliations*** in our Firm Brochure (Form ADV Part 2A).

Andy M. Fitzpatrick is a staff accountant for Abbott & Associates. He spends approximately 50% of his time providing client services for Abbott & Associates, and approximately 50% of his time providing client services and managing operations for Pacesetter.

Item 5: Additional Compensation

This item is not applicable. Andy does not receive additional compensation beyond his salary, regular bonuses, and his owner's share of the firm profits.

Item 6: Supervision

Our investment team, consisting of Clayton L. George, Andrew M. Fitzpatrick, Kristen R.M. Lanning, and Timothy R. Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Andy reports to Clayton, who is responsible for overall supervision of our advisory services and our investment team. Clayton can be contacted at 217-735-1576.

Item 7: Requirements for State-Registered Advisors

This item is not applicable. Andy has not been involved in any arbitration award or liability, or any civil, self-regulatory organization, or administrative proceeding reportable under this item, nor has he been the subject of a bankruptcy petition.

Kristen R.M. Lanning, CFP®

Individual CRD No.: 4869025

Item 2: Educational Background and Business Experience

Year of Birth: 1973

Formal Education after High School:

- Boston University, Center for Professional Education, Certificate in Financial Planning, 2008
- University of Illinois at Urbana-Champaign, Bachelor of Arts, Liberal Arts and Sciences, Magna Cum Laude with Distinction in Finance, 1995

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Member-Owner, 2022 – present
- Pacesetter Financial Group, Chief Compliance Officer, 2006 – present
- Pacesetter Financial Group, Investment Advisor Representative, 2004 – present
- J.M. Abbott & Associates & Pacesetter Financial Group, Financial Analyst, 2001 – present

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional, received in 2009

Item 3: Disciplinary Information

This item is not applicable. Kristen R.M. Lanning, CFP® has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Kristen R.M. Lanning is not currently registered, nor does she have an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for individuals, businesses, and various other entities. For more information regarding the business

relationship between Pacesetter and Abbott & Associates, please see ***Item 10: Other Financial Industry Activities and Affiliations*** in our Firm Brochure (Form ADV Part 2A).

Kristen R.M. Lanning is a financial analyst and tax preparer for Abbott & Associates. She spends approximately 5% of her time performing analyses and tax preparation for Abbott & Associates, and approximately 95% of her time providing client services, assisting with operations, and managing the compliance program for Pacesetter.

Item 5: Additional Compensation

This item is not applicable. Kristen does not receive additional compensation beyond her salary, regular bonuses, and her owner's share of the firm profits.

Item 6: Supervision

Our investment team, consisting of Clayton L. George, Andrew M. Fitzpatrick, Kristen R.M. Lanning, and Timothy R. Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Andy is Kristen's immediate supervisor related to investment advisory services, and can be reached at 217-735-1576. Clayton is responsible for overall supervision of our advisory services and our investment team, and can be contacted at 217-735-1576.

Item 7: Requirements for State-Registered Advisors

This item is not applicable. Kristen has not been involved in any arbitration award or liability, or any civil, self-regulatory organization, or administrative proceeding reportable under this item, nor has she been the subject of a bankruptcy petition.

Timothy R. Bacus, CFP®

Individual CRD No.: 6798327

Item 2: Educational Background and Business Experience

Year of Birth: 1985

Formal Education after High School:

- Lincoln Christian University, Master of Arts in Organizational Leadership, 2014
- Ozark Christian College, Bachelor of Christian Ministry, 2009

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Investment Advisor Representative, 2018 – present
- Pacesetter Financial Group, Compliance Specialist, 2017 – present
- Pacesetter Financial Group, Marketing Manager, 2017 – present
- J.M. Abbott & Associates, Marketing Manager, 2017 - present
- J.M. Abbott & Associates, Staff Accountant, 2017 – present
- Pacesetter Financial Group, Financial Analyst, 2017 – 2018

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional, received in 2021

Item 3: Disciplinary Information

This item is not applicable. Timothy R. Bacus has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Timothy R. Bacus is not currently registered, nor does he have an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for

individuals, businesses, and various other entities. For more information regarding the business relationship between Pacesetter and Abbott & Associates, please see ***Item 10: Other Financial Industry Activities and Affiliations*** in our Firm Brochure (Form ADV Part 2A).

Timothy R. Bacus is a Staff Accountant and Marketing Manager for Abbott & Associates. He spends approximately 25% of his time performing analyses, preparing tax returns, and providing marketing planning and tasks for Abbott & Associates, and approximately 75% of his time providing client services, assisting with operations, and managing the marketing program for Pacesetter.

Item 5: Additional Compensation

Tim may receive bonuses beyond his regular salary and regular bonuses, which are based at least partially on the amount of assets brought under Pacesetter management by new clients he engages. These bonuses, if any, are subject to the complete discretion of Pacesetter's owners.

Item 6: Supervision

Our investment team, consisting of Clayton L. George, Andrew M. Fitzpatrick, Kristen R.M. Lanning, and Timothy R. Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Andy and Kristen are Tim's immediate supervisors related to investment advisory services and compliance. They can be reached at 217-735-1576. Clayton is responsible for overall supervision of our advisory services and our investment team, and can be contacted at 217-735-1576.

Item 7: Requirements for State-Registered Advisors

This item is not applicable. Tim has not been involved in any arbitration award or liability, or any civil, self-regulatory organization, or administrative proceeding reportable under this item, nor has he been the subject of a bankruptcy petition.

Certification Descriptions

Certified Public Accountant (CPA)

This designation is issued by the American Institute of Certified Public Accounts (AICPA) and is granted to individuals who meet all of the following prerequisites:

- Has earned a Bachelor Degree (or higher) comprising at least 150 credit hours of education, including a minimum of 24 credit hours in accounting and a minimum of 24 credit hours in business administration;
- Has passed all four sections of the Uniform Certified Public Accountant Examination;
- Has completed the state's minimum requirement for work experience; and
- Has completed the state's ethics requirements, if applicable.

Once the above prerequisites have been met, a license to practice may be issued. In order to maintain this license, the individual must complete the minimum Continuing Professional Education requirements (typically 40 hours per year, but varies by state).

Personal Financial Specialist (PFS)

This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who meet all of the following prerequisites:

- Is a member of the AICPA;
- Holds an unrevoked CPA certificate issued by a state authority;
- Has earned at least 100 points under the PFS point system; and
- Has substantial business experience in personal financial planning related services.

The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA designation. The candidate must take a final certification examination (proctored by the AICPA). Once the designation is issued, the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience, as well as qualified "life-long learning" activities, every three years.

Certified Financial Planner™ (CFP®) Professional

This certification is issued by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net. CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- *Education* – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- *Experience* – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- *Ethics* – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- *Ethics* – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- *Continuing Education* – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.