



PRAIRIEVIEW PARTNERS

PERSONAL WEALTH MANAGEMENT

Firm Brochure

(Part 2A of Form ADV)

January 2024

Contact Information:

PrairieView Partners, LLC

2250 Town Square Tower

445 Minnesota Street

St. Paul, MN 55101

651-233-1100

FAX: 651-304-1555

Website: www.prairieviewpartners.com

Email: info@prairieviewpartners.com

This brochure provides information about the qualifications and business practices of PRAIRIEVIEW PARTNERS, LLC. If you have any questions about the contents of this brochure, please contact us at: 651-233-1100, or by email at: info@prairieviewpartners.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 PRAIRIEVIEW PARTNERS, LLC is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Firm" using the firm's CRD number, which is 145743.

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This Brochure dated January 2024, includes no material changes since our brochure was last updated on February 1, 2023.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 651-233-1100 or by email at: info@prairieviewpartners.com.

Table of Contents

Firm Brochure	i
Material Changes.....	ii
Table of Contents.....	iii
Advisory Business.....	1
Fees and Compensation.....	5
Performance-Based Fees.....	6
Types of Clients.....	6
Methods of Analysis, Investment Strategies and Risk of Loss	6
Disciplinary Information	8
Other Financial Industry Activities and Affiliations.....	8
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Brokerage Practices.....	8
Review of Accounts.....	10
Client Referrals and Other Compensation	10
Custody	11
Investment Discretion.....	11
Voting Client Securities.....	11
Financial Information	12
Brochure Supplement (Part 2B of Form ADV)	13
Jonathan Mark Jaranson, CFP®	13
Kristy Michelle Schaffer, CPA, CFP®, PFS	14
Robert Norman Aylin, III.....	15
Matthew John Weier, CFA, CFP®	15
Paula A. Price, CPA, CFP®	16
Teresa Bird, CPA, CFP®	17
Ellan Howley, CFP®	17
Luke Murray, CFP®, CPWA®	18
Noah Wolthuis, EA, CFP®	18
Dillon Essma	19
Brady Peat, CFP®	19
Nolan Dietel	20
Amanda Parsons, CFP®	20
Joseph Young, CFP®	21

Advisory Business

Firm Description

PRAIRIEVIEW PARTNERS, LLC (“PVP” or “We”) is an independent investment advisory and financial planning firm registered with the Securities and Exchange Commission. PVP was founded in December 2007 by its four partners, Jonathan Jaranson, Thomas Irwin, Kristy Schaffer and Robert (“Bo”) Aylin, III. Thomas Irwin retired from the firm in 2022. Registration of an Investment Adviser does not imply any level of skill or training.

PVP was founded with the idea of giving everyone we work with a comprehensive and integrated wealth planning experience that is similar to how the very wealthy rely upon their assorted financial, investment, tax and legal advisors.

PVP provides personalized confidential financial planning and investment management to individuals, trusts, retirement plans, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate and charitable planning.

PVP is strictly a fee-only financial planning and investment management firm. The firm does not receive any form of commissions/compensation when recommending an investment or insurance strategy or solution. PVP may rely on the services of an unaffiliated 3rd party firm or agency to provide its clients with insurance products or solutions.

Investment advice is provided after assessing client goals, future cash flow needs and risk profile, with the client making the final decision on asset allocation. Assets under direct management of PVP are held by independent custodians including: Charles Schwab & Co., Inc. (“Schwab”) and Fidelity Institutional (“Fidelity”); both SEC registered broker-dealers and FINRA members. Additional information regarding the custodians can be found in the Brokerage Practices section of this brochure.

PRAIRIEVIEW PARTNERS, LLC does not act as a custodian of client assets. The client always maintains asset control. PVP places trades for clients under a limited power of attorney only after written authorization is received from the client. Other custodians may be used if PVP and the client agree that doing so will be in the client’s best interest.

As of December 31, 2023, PRAIRIEVIEW PARTNERS, LLC manages approximately \$948.9 million in assets; \$941.1 is managed on a discretionary basis, and \$7.8 is managed on a non-discretionary basis.

Periodic review meetings with clients are conducted to make sure all aspects of client’s investment and financial planning are coordinated and client is on track to achieve previously stated goals. Reviews may be triggered by material market, economic or political events, or by changes in client’s financial situation. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

We frequently coordinate the services of other professionals (e.g., lawyers, accountants, insurance agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by PVP. Conflicts of interest will be disclosed to the client.

The initial meeting, which may be by telephone or video conference, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Our five partners and owners of the firm are:

Robert (“Bo”) Aylin, III	28.33%
Jonathan Jaranson	28.33%
Kristy Schaffer	28.33%
Paula Price	7%
Matthew Weier	8%

Types of Advisory Services

PVP provides investment supervisory services, customizing client portfolios based on their particular circumstances, goals and risk profile. We view financial planning as a key component of the advisory relationship and will make sure to collect all relevant financial information prior to investing a client’s portfolio. Information is usually gathered in a two-step process: 1) A discovery meeting in which one or more advisor interviews the client to gather information; and 2) A confidential client questionnaire and a document checklist.

On more than an occasional basis, PVP furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning. Tax preparation services are optional for the client and are provided by an affiliated CPA firm owned by the partners of PVP. Clients are charged separately for the preparation of tax returns.

Tailored Relationships

We believe one of the most important decisions an investor makes is determining Asset Allocation – most importantly the balance between equities (stocks) and bonds and lower risk assets. We focus much of our attention on the Client’s Risk Profile, which includes a clear understanding of:

- 1) Risk Capacity – the degree of risk that can be taken from a pure financial perspective. (this entails an assessment of future cash flow needs)
- 2) Risk Tolerance – the amount of risk a client is “willing” to take. (this involves an assessment of the emotional aspects of investing)

- 3) Risk Demand – the level of risk that “needs” to be taken in order to accomplish the goals set by the client.

Clients have the opportunity to place reasonable restrictions or constraints on the way their accounts are managed.

Financial Plan

As integrated wealth managers, financial planning is woven through every aspect of the services we provide to the client. Typically, these services are covered by the Investment Management fees as described below. In most cases, a financial planning engagement will occur prior to the decision to become an ongoing client of the firm. These services will be based on a fixed fee that will be communicated to the client prior to a planning engagement in the form of an Engagement Letter. Typically, the planning fee is waived upon the client retaining PVP as the on-going advisor.

The financial plan may include, but is not limited to: a net worth statement; one or more retirement scenarios (cash flow projections); a review of investment and retirement accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of insurance policies and recommendations for changes, if necessary; and education planning with funding recommendations.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee ranges from \$2,500 - \$5,000 and is based on the level of complexity involved in the planning.

In the event that the client’s situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Investment Advisory Agreement

Each client is provided with an Investment Advisory Agreement prior to entering in a long-term engagement. Agreements may not be assigned without client consent.

Termination of Agreement

A Client will have a period of five (5) business days from the date of signing the investment advisory agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, either party may terminate the investment advisory agreement with 30 day notice. Upon termination, fees will be prorated to the date of termination. Any unearned fees will be refunded to the client.

Engagement Letter

All prospective clients are asked to sign an Engagement Letter that outlines a financial/investment analysis. An Engagement Letter is executed in lieu of an Investment Advisory Agreement when it is more appropriate to work on a fixed-fee basis. The annual fee for a Consulting engagement will depend on the complexity of the client case and the anticipated amount of time involved.

Hourly Planning Engagements

PVP does not provide hourly planning services for clients.

Retirement Rollovers-No Obligation/Conflict of Interest

A client leaving an employer typically has four options (and may engage in a combination of these options): 1) leave the money in the former employer's plan, if permitted, 2) roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted, 3) rollover to an Individual Retirement Account (IRA), or 4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

PVP may recommend an investor roll over plan assets to an IRA managed by PVP. As a result, PVP may earn an asset-based fee; however, a recommendation that a client or prospective client leave their plan assets with their old employer may or may not result in compensation to PVP. PVP has an economic incentive to encourage an investor to roll plan assets into an IRA that PVP will manage.

There are various factors that PVP may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus those of PVP, iv) required minimum distributions and age considerations, and vi) employer stock tax consequences, if any. No client is under any obligation to roll over plan assets to an IRA managed by PVP.

When PVP provides investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours.

Under this special rule's provisions, PVP must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Fees and Compensation

Description

PVP is committed to a transparent and straightforward fee structure. We base our fees on a fixed percentage of the assets we manage for the client. In some cases, PVP may negotiate a fixed quarterly fee. In those cases, Investment Management Fees are agreed upon prior to the signing of the Investment Advisory Agreement. PVP, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

<u>Assets Under Management</u>	<u>Annual Fee</u>
First \$2,000,000	1.00%
Next \$2,000,001 - \$5,000,000	0.75%
Next \$5,000,001 - \$10,000,000	0.50%
\$10,000,000 and Above	0.25%

Fee Billing

Investment management fees are billed quarterly, in advance, meaning we assess fees for the next three-month billing period. Fees are calculated based on the fair market value of the portfolio on the last business day of the quarter and are assessed in the first month of the following quarter. Client accounts are billed directly on a pro-rata basis. The client must consent in advance to direct debiting of their investment accounts.

The annual fee for investment management services provided are based upon a percentage (%) of the market value of the Assets under management in accordance with the fee schedule in the Agreement signed by the Client. PVP considers cash to be an asset class and part of Assets under management and subject to the same fee calculation as the Client's non-cash investments.

Fees for financial plans are due within 30 days of delivery of the financial plan unless waived by PVP.

Refunds will be given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks and exchange-traded funds as well as for certain services, e.g. wire transfers. PVP does not receive any portion of transaction or service fees assessed by a Custodian. See *Brokerage Practices* on page 8 for additional information.

Expense Ratios

Mutual funds and Exchange-Traded Funds (ETFs) generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. These fees are in addition to the fees paid by you to PVP. PVP strives to keep the internal fees (expense ratios) assessed by mutual funds and ETFs very low.

Performance-Based Fees

PVP does not use a performance-based fee structure (fees based on a share of the capital gains or capital appreciation of managed securities).

Types of Clients

Description

PVP generally provides investment advice to individuals and their families, trusts and estates. Advice can extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. PVP may serve as an Investment Consultant to employer-sponsored retirement plans such as 401(k) plans. Client relationships vary in scope and level of service.

Account Minimums

The minimum account size (investment portfolio) is \$500,000 of assets under management, which equates to an annual fee of \$5,000. PVP, in its discretion, may choose to waive or reduce the account minimum.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

The main sources of information include academic research, financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that PVP uses include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "Schwab Advisor Center" service, and the World Wide Web.

Investment Strategies

PVP employs an investment strategy based on a disciplined philosophy most closely affiliated with Modern Portfolio Theory. We adhere to the efficient market hypothesis, and firmly believe that the time and expense applied to attempts to outperform various market benchmarks results in no added value to the investor. We do not apply analysis designed to select specific securities (stocks) nor do we "time" the markets. Instead, we include low

cost, tax-efficient asset classes in the form of exchange-traded funds (ETFs) as well as individual bonds in the engineering of a client's portfolio. Our application of an indexed approach is designed to achieve the returns of a diversified global portfolio in a cost effective and tax efficient manner.

Risk of Loss

PVP devotes a significant amount of time educating clients about the risks associated with investing in the capital markets. Our investment approach is structured around the idea that clients can be “patient sellers,” knowing that their investments are designed with volatility in mind. However, clients are exposed to investment risks including the following:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, mutual fund or ETF may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

PVP and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Partners Price and Schaffer are CPAs and provide tax compliance services to clients. Partner Aylin is a licensed insurance agent in the state of Minnesota. From time to time, representatives of PVP may offer clients advice from those services. Clients are under no obligation to utilize these services.

Affiliations

PVP provides tax compliance services (prepares income tax returns) through an affiliated CPA firm, Irwin Schaffer, LLC, owned by the five partners of PVP.

From time to time PVP will also engage a third party for expert analysis and access to markets for individual bonds. When this occurs, clients will sign an authorization form to allow PVP access to bond markets outside the inventory of a client's account custodian.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of PVP have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The Code of Ethics addresses the issues of protecting the confidentiality of client information, prohibiting insider trading, conflicts of interest and personal securities trading procedures, among other topics. All supervised persons must acknowledge the provisions of the Code of Ethics annually, or as amended. Furthermore, CFP® (Certified Financial Planners) designees are also held to a Code of Ethics as outlined by the CFP® Board of Standards.

Participation or Interest in Client Transactions

PVP and its employees buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the *PVP Compliance Manual*. As a Fiduciary, PVP puts the interests of its clients first.

Brokerage Practices

Selecting Brokerage Firms

PVP does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. PVP

recommends custodians based on the proven integrity and financial responsibility of the firm, service quality and best execution of orders at reasonable commission rates. PVP does not receive fees or commissions from any of these arrangements.

Charles Schwab

PVP uses Schwab Institutional - a division of Charles Schwab & Co., Inc. as one of its custodians for client accounts. Although PVP advises clients to establish accounts with Schwab, it is the client's decision as to where to custody their assets.

Schwab provides PVP 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 advisors on an unsolicited basis, so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon PVP committing to Schwab any specific amount of business (assets in custody or trading commissions).

For PVP 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 PVP other products and services that benefit PVP but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of PVP accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist PVP in managing and administering 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 PVP's fees from its clients' accounts; and (v) assist with back-office functions, record keeping and client reporting.

Fidelity Institutional

PVP uses Fidelity Institutional ("Fidelity") - a registered broker dealer, member FINRA/SIPC, as one of its custodians for client accounts. Although PVP advises clients to establish accounts with Fidelity, it is the client's decision as to where to custody their assets.

Fidelity also makes available to PVP other products and services that benefit PVP but may not benefit clients' accounts. Some of these other products and services assist PVP in managing and administering clients' accounts. These include: software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of PVP fees from client accounts, and assist with back-office functions, recordkeeping and client reporting.

For client accounts maintained in its custody, Fidelity generally does not charge separately for custody but is compensated by account holders through commissions or

other transaction-related fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts. PVP does not share in the commissions charged to clients.

Best Execution

PRAIRIEVIEW PARTNERS, LLC reviews the execution of trades at each custodian at least annually. Trading fees charged by the custodians is also reviewed on a frequent basis. PVP does not receive any portion of the trading fees.

Soft Dollars

Other than research or brokerage services, PVP does not receive any soft dollars from its arrangements with Custodians.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

PVP regularly monitors accounts it manages. Our Investment Team reviews the asset class weightings in all discretionary accounts on an ongoing basis. Changes to client portfolios are driven by several factors including: A client's cash needs, rebalancing (realigning portfolio according to a client's current allocation model), new investment opportunities, tax law changes, change(s) in a client's life circumstances, and change(s) in a client's Risk Profile.

Regular Reports

Clients receive monthly statements from the Custodian. PVP provides clients with written, customized quarterly reports that include time-weighted returns and billing information. Clients have access to multiple portfolio reports via an online portal access through PVP's web site.

Client Referrals and Other Compensation

Incoming Referrals

PVP has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources.

PVP has entered into a third party solicitation agreement. On occasion, PVP may receive referrals of prospective clients pursuant to a third-party solicitation agreement signed by both parties. As part of our working arrangement, the third-party (an individual) is compensated for any referred individuals who become clients of PVP. Referral fees are paid by PVP as a portion of the quarterly advisory fees received by referred clients. The third-party solicitor is not an employee of PrairieView Partners, LLC and will not be providing

advisory services to any clients of PVP. The solicitor provides all referred prospective clients with a copy of a disclosure document describing the scope of the arrangement. This document is signed by all referred individuals.

Custody

Account Statements

All assets are held at qualified custodians. The custodians provide account statements directly to clients at their address of record or via the custodian's online platform at least quarterly.

Beginning in 2016, PVP arranged for annual surprise audits for a subset of accounts not held at Schwab, Fidelity or TIAA, and for which PVP holds login credentials.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the holding report statements provided by PVP.

Investment Discretion

Discretionary Authority for Trading

PVP accepts discretionary authority to manage securities accounts on behalf of clients. PVP has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority allows PVP to place trades in client accounts so that we may promptly implement the agreed upon investment objectives. In most cases, clients are provided with an opportunity for review and discussion prior to implementation of recommendations.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that PVP may execute trades in order to implement the recommended and client-approved plan.

Voting Client Securities

Proxy Votes

PVP does not vote proxies on securities. Clients are expected to vote their own proxies. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent.

Financial Information

Financial Condition

PVP does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because PVP does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Brochure Supplement (Part 2B of Form ADV)

Supervised Persons

Jonathan Jaranson, Kristy Schaffer, Robert Aylin, Matthew Weier, Paula Price, Teresa Bird, Ellan Howley, Luke Murray, Noah Wolthuis, Dillon Essma, Brady Peat, Nolan Dietel, Amanda Parsons, and Joseph Young.

Additional information about Jonathan Jaranson, Kristy Schaffer, Robert Aylin, Matthew Weier, Paula Price, Teresa Bird, Ellan Howley, Luke Murray, Noah Wolthuis, Dillon Essma, Brady Peat, Nolan Dietel, Amanda Parsons, and Joseph Young are available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number. Jonathan Jaranson (4021657), Kristy Schaffer (4194883), Robert Aylin (2855413), Matthew Weier (4672338), Paula Price (7084001), Teresa Bird (7512675), Ellan Howley (6214007), Luke Murray (6288143), Noah Wolthuis (6959851), Dillon Essma (6291646), Brady Peat (7646864), Nolan Dietel (7646847), Amanda Parsons (7294346) and Joseph Young (6833404).

The Brochure Supplement (Part 2B of Form ADV) contains the biographies of the advisors in the firm. The Brochure Supplement may be provided separately, or as part of the Part 2A Brochure (recommended solution). Distributing the Firm Brochure is simplified if Part 2A and Part 2B are combined into one document.

CERTIFIED FINANCIAL PLANNER™

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.

Jonathan Mark Jaranson, CFP®

Educational Background:

- Certified Financial Planner™, 11/2007
- St. Olaf College, Bachelor of Arts in Economics, 1994, with concentrations in finance and accounting

Business Experience:

2007 - Present	Partner	PrairieView Partners, LLC
2007 - Present	Partner	Irwin Schaffer, LLC
2002 - 2007	Chief Investment Officer	Carlson Capital Management
1996 - 2001	Chief Operations Officer	Carlson Capital Management
1994 - 1996	Investment Analyst	Carlson Capital Management

Disciplinary Information: None

Other Business Activities: Mr. Jaranson is a Partner in Irwin Schaffer, LLC. As a non-CPA, Mr. Jaranson is not active in the accounting work, but is involved in the day-to-day operation of the business. Mr. Jaranson may spend approximately 10 hours per month in this capacity.

Additional Compensation: Mr. Jaranson receives additional compensation through his partnership in Irwin Schaffer, LLC.

Supervision: Robert Aylin, Managing Member, oversees Mr. Jaranson's work at the firm.

Kristy Michelle Schaffer, CPA, CFP®, PFS

Educational Background:

- M.S. in Financial Planning, 2006
- Personal Financial Specialist, 2003
- Certified Financial Planner™, 2003
- Certified Public Accountant, 2000
- University of Redlands, B.A. in Business Admin/Int'l Relations, 1995

Business Background:

2007 - Present	Partner	PrairieView Partners, LLC
2007 - Present	Partner	Irwin Schaffer, LLC
2002 - 2007	Senior Planner	Carlson Capital Management, Inc.
2002 – 2002	Advisor	SII Investments
2001 - 2002	CPA	HLB Tautges Redpath
2000 - 2001	CPA	PricewaterhouseCoopers
1999 - 2000	Staff Accountant	Swink, Fiehler & Assoc.

Disciplinary Information: None

Other Business Activities: Ms. Schaffer is a Partner in Irwin Schaffer, LLC. Ms. Schaffer spends approximately 100 hours per month in this capacity.

Additional Compensation: Ms. Schaffer receives additional compensation through her partnership in Irwin Schaffer, LLC.

Supervision: Robert Aylin, Managing Member, oversees Ms. Schaffer's work at the firm.

Robert Norman Aylin, III**Educational Background:**

- MN Life/Health Insurance License, 1997
- Series 7 & Series 66 Securities Licenses, 1997 (Licenses to sell securities are not currently active)
- Colorado State Univ., M.S. in Higher Ed. Administration, 1992
- University of Vermont, B.A. in Psychology & Political Science, 1989

Business Background:

2007 - Present	Partner	PrairieView Partners, LLC
2007 - Present	Partner	Irwin Schaffer, LLC
2000 - 2007	Senior Planner	Carlson Capital Mgmt.
2006 - 2007	Registered Representative	M. Wealth
2000 - 2004	Registered Representative	FSC Securities Corp.
1998 - 2000	Registered Representative	Charles Schwab & Co.
1997 - 1998	Registered Representative	Morgan Stanley Dean Witter

Disciplinary Information: None

Other Business Activities: Mr. Aylin is a Partner in Irwin Schaffer, LLC. As a non-CPA, Mr. Aylin is not active in the accounting work, but is involved in the day-to-day operation of the business. Mr. Aylin may spend approximately 10 hours per month in this capacity.

Additional Compensation: Mr. Aylin receives additional compensation through his partnership in Irwin Schaffer, LLC.

Supervision: As Chief Compliance Officer, Robert (“Bo”) Aylin, is responsible for overseeing the firm’s practices are aligned with policy and the Code of Ethics and that each member of the firm is in compliance with policies of the firm and SEC regulations. Jonathan Jaranson oversees Mr. Aylin’s work at the firm.

Matthew John Weier, CFA, CFP®**Educational Background:**

- University of Connecticut, MBA in Finance, 2012
- Chartered Financial Analyst, 2011

- Certified Financial Planner™, 2006
- Northern Michigan Univ., B.S. in Economics, 2003

Business Background:

2021 – Present	Partner	PrairieView Partners, LLC
2014 – 2021	Senior Wealth Manager	PrairieView Partners, LLC
2011 – 2014	Product Manager	Prudential Financial
2010 – 2011	MBA Intern	Prudential Financial
2010 – 2011	Full-time student	University of Connecticut
2003 – 2010	Portfolio Manager	Mommaerts Mahaney Financial

Disciplinary Information: None

Other Business Activities: Mr. Weier is a Partner in Irwin Schaffer, LLC. As a non-CPA, Mr. Weier is not active in the accounting work, but is involved in the day-to-day operation of the business. Mr. Weier may spend approximately 10 hours per month in this capacity.

Additional Compensation: Mr. Weier receives additional compensation through his partnership in Irwin Schaffer, LLC.

Supervision: Jonathan Jaranson, Managing Member, oversees Mr. Weier's work at the firm.

Paula A. Price, CPA, CFP®

Educational Background:

- Certified Financial Planner™, 2017
- University of Minnesota, Master of Business in Taxation, 2006
- Certified Public Accountant, 2003
- University of Minnesota, B.S. in Accounting, 2001

Business Background:

2021 – Present	Partner	PrairieView Partners, LLC
2017 – 2021	Senior Wealth Manager	PrairieView Partners, LLC
2012 – 2017	Tax Analyst	PrairieView Partners, LLC
2007 – 2012	Senior Tax Accountant	Thomson Reuters

2006 – 2007	Tax Manager	Grant Thornton LLP
2004 – 2006	Senior Tax Associate	Grant Thornton LLP
2003 – 2004	Domestic Tax Specialist	NRG Energy, Inc.

Disciplinary Information: None

Other Business Activities: Ms. Price is a Partner in Irwin Schaffer, LLC. As a CPA, Ms. Price spends approximately 60 hours per month in this capacity.

Additional Compensation: Ms. Price receives additional compensation through her partnership in Irwin Schaffer, LLC.

Supervision: Kristy Schaffer, Partner, oversees Ms. Price's work at the firm.

Teresa Bird, CPA, CFP®

Educational Background:

- Certified Financial Planner™, 2021
- Certified Public Accountant, 2013
- University of Wisconsin – River Falls, Bachelors of Science – Accounting, 2011

Business Background:

2021 – Present	Wealth Manager	PrairieView Partners, LLC
2019 – 2021	Tax Advisor	Carlson Capital Management
2013 – 2018	Lead Tax Manager	RSM US
2012 – 2013	Tax Associate	HLB Tautges Redpath Ltd

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Paula Price, Partner, oversees Ms. Bird's work at the firm

Ellan Howley, CFP®

Educational Background:

- Certified Financial Planner™, 2016

- St. Olaf College, B.A. in Mathematics, 2013

Business Background:

2016 – Present Planning and Operations Manager PrairieView Partners, LLC

2013 – 2016 Financial Consulting Assistant Fure Financial

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Jonathan Jaranson, Managing Member, oversees Ms. Howley's work at the firm.

Luke Murray, CFP[®], CPWA[®]

Educational Background:

- Certified Private Wealth Advisor [®], 2017
- Certified Financial Planner[™], 2008
- Minnesota State University – Financial Planning Certificate Program, 2008
- University of Wisconsin - Stout, B.S., General Business Administration, 2000

Business Background:

2021 – Present Senior Wealth Manager PrairieView Partners, LLC

2000 – 2021 Client Advisor Fiduciary Counselling, Inc.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Matt Weier, Partner, oversees Mr. Murray's work at the firm.

Noah Wolthuis, EA, CFP[®]

Educational Background:

- Certified Financial Planner[™], 2022
- Central Michigan University - B.S. in Business Admin., 2019
- Kalamazoo Valley Community College – 2013 – 2016

Business Background:

2023 – Present	Associate Wealth Manager	PrairieView Partners, LLC
2020 – 2023	Financial Planning Analyst	PrairieView Partners, LLC
2019 – 2020	Support Advisor	Capital Stewardship Partners
2019 – 2020	Client Services Admin	ESI Financial
2018	Intern/Agent	New York Life

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Ellan Howley, Planning and Operations Manager, oversees Mr. Wolthuis' work at the firm.

Dillon Essma

Educational Background:

- University of Wisconsin - Milwaukee, B.A. in Finance and Accounting, 2013

Business Background:

2022 – Present	Portfolio Manager	PrairieView Partners, LLC
2020 - 2022	Senior Portfolio Analyst	PrairieView Partners, LLC
2019 – 2021	Portfolio Manager	U.S. Bank
2016 – 2019	Investment Management Specialist	Wells Fargo
2014 – 2016	Associate	Green Street Advisors, LLC
2014	Associate	Green Street Advisors
2013	Equity Analyst	Nicholas and Company

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Matt Weier, Partner, oversees Mr. Essma's work at the firm.

Brady Peat. CFP®

Educational Background:

- University of Wisconsin – Madison B.S. in Financial Planning – 2018 – 2022

Business Background:

2024 – Present	Sr. Financial Planning Analyst	PrairieView Partners, LLC
2022 – 2023	Financial Planning Analyst	PrairieView Partners, LLC
2020 – 2022	Investment Intern	Googins Advisors

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Ellan Howley, Planning and Operations Manager, oversees Mr. Peat's work at the firm.

Nolan Dietel

Educational Background:

- University of Minnesota Duluth, B.B.A. in Financial Planning, 2022
- University of Minnesota Duluth, B.S. in Statistics and Actuarial Science, 2022

Business Background:

2024 – Present	Sr. Financial Planning Analyst	PrairieView Partners, LLC
2022 – 2023	Financial Planning Analyst	PrairieView Partners, LLC
2021	Financial Intern	MD Financial Advisors

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Ellan Howley, Planning and Operations Manager oversees Mr. Dietel's work at the firm.

Amanda Parsons, CFP®

Educational Background:

- University of Minnesota Duluth, B.B.A. in Finance, minor in Human Resources and Marketing. 2020
- Obtained Series 65, 2020 and Life, Accident, Health Insurances, 2021

Business Background:

2024 – Present	Sr. Planning & Client Service Analyst	PrairieView Partners, LLC
2022 – 2023	Planning and Client Service Analyst	PrairieView Partners, LLC

2020-2021	Client Service Manager	MD Financial Advisors
2018-2020	Buyer Intern	Altec Industries

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Ellan Howley, Planning and Operations Manager, oversees Ms. Parsons' work at the firm.

Joseph Young, CFP®

Educational Background:

- Certified Financial Planner™, 2020
- Bethel University, B.S. in Accounting & Finance, 2017

Business Background:

2024 – Present	Wealth Manager	PrairieView Partners, LLC
2022 – 2023	Independent Adviser Rep	Creative Planning, LLC
2020 – 2022	Financial Advisor	Wipfli Financial Advisors, LLC
2019 – 2020	Associate Advisor	Wipfli Financial Advisors, LLC
2019	Registered Rep	Ameriprise Financial Services, Inc.
2017 – 2019	Associate Wealth Advisor	CliftonLarsonAllen Wealth Advisors, LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: Matt Weier, Partner, oversees Mr. Young's work at the firm.