

Chapman & Chapman Advisors LLC

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Firm Brochure

Part 2A of Form ADV

March 12, 2024

This brochure provides information about the qualifications and business practices of Chapman & Chapman Advisors LLC. If you have questions about the contents of this brochure, please contact us at 440-287-7603 or george3@chapmanadvisors.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 Chapman & Chapman Advisors LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 122655.

Item 2 - Material Changes

We have no material change to report since the last annual update of this brochure on March 29, 2023.

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Item 4 - Advisory Business

Chapman & Chapman Advisors LLC is a Registered Investment Adviser with its sole place of business located at 33 River Street, Suite 3, Chagrin Falls, Ohio 44022. The firm's registration as an adviser does not imply that the SEC or any state regulator has endorsed our respective qualifications to provide investment advisory services. The firm was incorporated in 2002, although the Chapman family has provided financial services to clients since 1886. George B. Chapman III CFP® CFA® JD MBA CPA is the Managing Member and 95% owner of the firm. His daughter Ashley Chapman Rozsa CFC® WMCP® MBA owns 5% of the firm.

We are fiduciaries. We put our clients' needs ahead of our own.

Portfolio Advisory Services

We develop a personal portfolio strategy for each client taking into consideration the current economic environment and the client's investment objectives, risk tolerance, time horizon, liquidity needs, tax considerations and other particular circumstances. The portfolio is monitored and from time to time we recommend changes as appropriate.

We manage all advisory accounts on a non-discretionary basis. Changes are only made when and if the client gives his or her approval. Clients may impose reasonable restrictions and/or preferences for investing in certain securities, types of securities, or industry sectors. As of December 31, 2023, we were managing \$114,598,529 of client assets on a non-discretionary basis. We do not manage client assets on a discretionary basis.

In general, our preferred investment strategy is to use passive-investment vehicles that track certain market sectors, as opposed to actively managed investments and individual stocks. Our typical portfolio is very diversified and primarily consists of exchange-traded index funds, exchange traded index notes and no-load institutional mutual funds. Equity style sectors include, but are not limited to, large cap, mid cap, small cap, emerging markets and Pacific Rim. On the bond side, we use treasury inflation protection securities, corporate bonds, foreign bonds, emerging market bonds, and other "fixed" categories. Alternative market sectors include commodities and real estate. We do not engage in individual options, individual future contracts, private placements, leveraged funds, direct investment in real estate, derivatives, short selling or other exotic investments.

The exchange-traded index funds, exchange-traded index notes and no-load mutual funds are selected on the basis of any or all of the following criteria: the industry or country sector in which the fund invests; the fund's performance history; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee and expense structure. Portfolio weighting between funds and market sectors are determined by each individual client's needs, risk tolerance and other personal circumstances.

We cannot guaranty future performance. Client accounts are subject to market, currency, interest rate, credit, economic, political, environmental and business risks. Clients may experience a gain or loss.

All securities are held by the independent custodian which is Charles Schwab & Co., Inc. ("Schwab"), 211 Main Street, San Francisco, CA 94105. We do not have custody of Client funds. Our advisory fee is debited against the client account quarterly. Security transactions are conducted by Schwab's traders. Trading costs are charged to the client's account. We receive no compensation from trading activity. Clients retain individual ownership of all securities.

Schwab mails a monthly statement to the client showing all transactions including advisory fees, trading costs, the total market value of the account and a detailed list of securities held. The client is permitted to view his or her holdings on Schwab's web site.

We prepare and send to each client a historical performance report showing year by year:

- The beginning and ending market value of the portfolio.
- Any contributions or withdrawals.
- The amount of the net investment gain or loss.
- The net investment gain or loss as a percentage of the beginning market value of the portfolio.
- The benchmark percentage return.

Financial Planning Services

Upon request we provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact the entire financial and life situation of the client. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

In general, the financial plan can address any or all of the following areas:

- We review family records, budgeting, personal liability, estate information and financial goals.
- We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- We analyze investment alternatives and their effect on the client's portfolio.
- We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- We analyze current strategies and investment plans to help the client achieve his or her retirement goals.
- We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client, and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

Typically the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Financial planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

Item 5 - Fees and Compensation

Portfolio Advisory Fees

The annual fee for portfolio advisory services is charged as a percentage of assets under advisement, according to the following schedule:

<u>Assets Under Advisement</u>	<u>Annual Fee (%)</u>
\$1 - \$500,000	1.40%
\$500,001 - \$1,000,000	1.30%
\$1,000,001 - \$2,000,000	1.20%
Over \$2,000,000	Negotiable

Our advisory fee is paid quarterly in advance. The quarterly fee percentage is 1/4th of the above annual fee. The fee is deducted from client accounts at the beginning of each calendar quarter based upon the market value of the client's account at the end of the previous quarter. In any partial calendar quarter, the advisory fee is pro rata based on the number of days that the account was open during the quarter. If the client terminates his or her advisory contract before the end of the quarter, he or she shall receive a pro-rata refund based upon the number of days remaining in the billing period. The specific advisory fee is identified in our contract with the client.

The advisory fee is the sole source of compensation for our advisory activities. We receive no commissions, trails, sales charges, or 12b-1 fees as a result of client security transactions.

We retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, reports, and other factors. We may group certain related client accounts to determine the annualized fee. Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.

We may directly debit advisory fees from the client account held at Schwab (the independent custodian) if the following conditions are met:

- The client provides written authorization permitting us to instruct Schwab to debit the quarterly advisory fee directly from the client's account. This authorization will also specify the percentage and the methodology that will be used to calculate the advisory fee.
- Schwab sends the client a monthly statement, indicating all amounts disbursed from the client account including the amount of any advisory fee paid directly to us. The advisory fee is a separate line item on the Schwab statement.
- We inform the client that it is the client's responsibility to verify the accuracy of the fee calculation and that the independent custodian will not determine whether the fee is properly calculated.

Upon execution of an Agreement between us and the client, we will provide the Portfolio Advisory services mutually agreed upon.

Financial Planning Fees

Our financial planning fee is based upon the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Our Financial Planning fees are calculated and charged on a fixed fee basis, typically ranging from \$300 to \$500 per hour, depending on the specific arrangement reached with the client.

We may request a retainer upon completion of our initial fact-finding session with the client; however, advance payment will never exceed \$1,200 for work that will not be completed within six months. The balance is due upon completion of the plan.

The client is billed quarterly in arrears based on actual hours accrued.

General Information

A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. As disclosed above, advisory fees are paid in advance of services provided. Upon termination of any account, any prepaid unearned fees will be promptly refunded.

All fees paid to Chapman & Chapman Advisors LLC for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. We do not share in these fees, expenses or charges. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

In addition to our advisory fee, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) for additional information.

Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

Item 6 - Performance-Based Fees and Side-By-Side Management

Chapman & Chapman Advisors LLC does not charge performance-based fees.

Item 7 - Types of Clients

Chapman & Chapman Advisors LLC provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit sharing plans (other than plan participants)
- Corporations or other businesses not listed above

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Asset Allocation

Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

We look at the experience and track record of the manager of the no load mutual fund or exchange traded index fund in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or exchange traded index fund in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor the funds or exchange traded index funds in an attempt to determine if they are continuing to follow their stated investment strategy.

The criteria used by us to evaluate exchange traded index funds and no load mutual funds includes, but it not limited to: price earnings ratio, price book ratio, tracking error, fund inception date, manager tenure, standard deviation, Sharpe ratio, expense ratio, and category performance. Our main sources of information include commercially available investment research and ratings services (including on-line services), financial newspapers and periodicals, and information and analyses prepared by fund companies and other sources. We may participate in conference calls with analysts.

A risk of mutual fund and/or exchange traded index fund analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or exchange traded index fund, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or exchange traded index fund, which could make the holding(s) less suitable for the client's portfolio.

Fundamental Analysis

We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell). Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

General Information

Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

We typically purchase securities with the idea of holding them in the client's account for the long term as defined by the client. We generally do not use short term trading strategies.

Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

Item 9 - Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

George B. Chapman III CFP® CFA JD MBA CPA and Ashley Chapman Rozsa MBA, personally represents numerous life insurance companies and are engaged to sell their products. They are affiliated with One Resource Group, a wholesale life insurance agency located in Roanoke, Indiana. Any life insurance or long-term care product placed through George and Ashley will generate standard and customary insurance commissions which will be paid to George and Ashley. Approximately 10% of their time is allocated to providing insurance services. Clients are free to effect insurance transactions with any insurance company or agent of their choice.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws. We owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our Code also provides for oversight, enforcement and recordkeeping provisions.

Chapman & Chapman Advisors LLC's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to george3@chapmanadvisors.com, or by calling us at 440-287-7603.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may materially benefit from the purchase or sale of any security prior to a transaction(s) being implemented for an advisory account.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

- No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
- No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
- It is the expressed policy of our firm that no person employed by us may materially benefit from the purchase or sale of any security prior to a transaction(s) being implemented for an advisory account.
- Our firm requires prior approval for any IPO or private placement investments by related persons of the firm.
- We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his/her designee.
- We have established procedures for the maintenance of all required books and records.
- All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
- We have established policies requiring the reporting of Code of Ethics violations to our senior management.
- Any individual who violates any of the above restrictions may be subject to termination.
- Clients can decline to implement any advice rendered.

Item 12 - Brokerage Practices

We do not have the discretionary authority to determine the broker or dealer to be used or the commission rates to be paid for client security trades. If consistent with our fiduciary duty, we will recommend that portfolio advisory accounts be custodied at Schwab. We will not have authority to negotiate commissions among the various brokers or obtain volume discounts. Best execution may not always be achieved. In addition, a disparity in commission charges may exist between the commission charges to other clients. Trading costs are at institutional rates and are charged directly to client accounts. We do not share in these commissions.

We will monitor from time to time the trading services arranged by Schwab to assess the quality of services provided by the brokers chosen by Schwab for our client transactions. Schwab's determination of the reasonableness of brokerage costs, commissions and mark up/mark downs is based on the broker's ability to provide professional services, competitive execution and other services to our clients.

We reserve the right to decline acceptance of any portfolio advisory client account when the client chooses not to custody the account at Schwab, if we believe such refusal would adversely affect our ability to effectively service the client portfolio.

Chapman & Chapman Advisors LLC does not have any soft-dollar arrangements and does not receive any soft-dollar benefits.

Item 13 - Review of Accounts

While the underlying securities within advisory accounts are continually monitored, the overall performance of each account is reviewed at least monthly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. These accounts are reviewed by George B. Chapman III CFP® CFA® JD MBA CPA. In addition to the monthly statements that clients receive from the independent custodian, we provide monthly and quarterly reports summarizing account performance, balances and holdings.

While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for. Financial Planning clients will receive a completed financial plan. Additional reports will not typically be provided unless otherwise contracted for.

Item 14 - Client Referrals and Other Compensation

We do not compensate persons for successful referrals of advisory clients to our firm.

Item 15 - Custody

We previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that our firm instructs Schwab to debit quarterly advisory fees from client accounts, which is a form of constructive custody.

Schwab sends to the client a monthly statement showing all transactions including any advisor fees within the account during the reporting period. The advisory fee is a separate line item on the Schwab statement.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the periodic statements that clients receive directly from the custodian, we also send account statements directly to our clients on an annual basis. We urge our clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current.

We cannot transfer assets out of your account to a third party unless we have your written authorization signed by you indicating the name and address of the third party. We have no ability or authority to change the identity or address of the third party.

Item 16 - Investment Discretion

As previously disclosed in Item 4 of this brochure, our firm does not provide discretionary asset management services.

Item 17 - Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing the custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We do not offer any consulting assistance regarding proxy issues to clients.

Item 18 - Financial Information

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement. We have not been the subject of a bankruptcy petition at any time during the past ten years.

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George B. Chapman III

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Chagrin Falls, Ohio 44022
440-287-7603

Chapman & Chapman Advisors LLC
Chagrin Falls, Ohio 44022

Brochure Supplement Part 2B of Form ADV

March 12, 2024

This brochure provides information about George B. Chapman III CFA® CFP® JD MBA CPA that supplements the Chapman & Chapman Advisors LLC brochure. You should have received a copy of that brochure. Please contact George B. Chapman III if you did not receive Chapman & Chapman Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about George is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for George B. Chapman III is 1170067.

Item 2 - Educational, Background and Business Experience

Full Legal Name: George B. Chapman III **Born:** 1945

Education:

- University of Virginia; BSC, Accounting; 1968
- University of Michigan; MBA, Finance; 1970
- Case Western Reserve University; JD, Law; 1976

Business Experience:

- Chapman & Chapman Advisors LLC; Managing Member; from 08/2002 to Present
- ValMark Securities, Inc; Registered Rep; from 10/2002 to 12/2005
- Nathan & Lewis Securities, Inc; Registered Rep; from 01/1999 to 10/2002
- Aetna Investment Services, Inc.; Registered Rep; from 10/1993 to 01/1999
- Chapman & Chapman, Inc.; Chairman; from 11/1982 to 06/2003
- Chapman & Chapman, Inc.; Vice President and Chief Financial Officer; from 06/2003 to 12/2020
- Arthur Andersen & Co.; Senior Accountant; from 09/1970 to 09/1973
- Arthur Andersen & Co.; Tax Manager; from 09/1976 to 09/1982

Designations:

George has earned the following designation(s) and is in good standing with the granting authority:

George earned the right to use the Chartered Financial Analyst® designation in 2006. The CFA® charter is a globally respected, graduate-level investment credential established in 1962 and awarded by the CFA Institute – the largest global association of investment professionals. There are currently more than 90,000 CFA charterholders working in 135 countries.

To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join the CFA Institute as members and apply for membership to a local CFA member society; and 4) commit to abide by and annually reaffirm their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Passing the three CFA exams is a difficult feat that typically requires up to a thousand hours of study. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

George is a Certified Financial Planner™. He received his CFP® designation from the Certified Financial Planner Board of Standards, Inc. in 2010. More than 62,000 individuals have obtained CFP® certification in the United States. To receive the CFP® certification, candidates must complete an advanced college level course of study addressing the financial planning subject areas which include insurance and risk management, employee benefits, investments, income taxes, retirement planning, and estate taxes. Candidates must also pass a two-day 10 hour examination, complete at least three years of full time financial planning related experience, agree to be bound by CFP® Board's Standards of Professional Ethics on an annual basis, and complete 30 hours of continuing education every two years.

George passed the CPA exam during his senior year in college. He no longer prepares tax returns or practices public accounting. He maintains his CPA certificate by completing 120 hours of continuing education every three years.

George passed the Ohio Bar exam but he no longer practices law.

Item 3 - Disciplinary Information

George B. Chapman III has no reportable disciplinary history.

Item 4 - Other Business Activities

George personally represents numerous life insurance companies and is engaged to sell their products. He is affiliated with One Resource Group, a wholesale life insurance agency located in Roanoke, Indiana. Any life insurance or long-term care product placed through George will generate standard and customary insurance commissions that will be paid to George. Approximately 10% of George's time is allocated to providing insurance services. Clients are free to effect insurance transactions with any insurance company or agent of their

choice. George does not receive commissions, bonuses or other compensation from the sale of securities.

Item 5 - Additional Compensation

George B. Chapman III does not receive any economic benefit from a non-advisory person for the rendering of advisory services.

Item 6 – Supervision

Supervisor: George B. Chapman III CFA® CFP® JD MBA CPA

Title: Managing Member

Phone Number: 440-287-7603

While the underlying securities within advisory accounts are continually monitored by George, the overall performance of each account is reviewed at least monthly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Ashley Chapman Rozsa

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Chapman & Chapman Advisors LLC
Chagrin Falls, Ohio 44022

Brochure Supplement Part 2B of Form ADV

March 12, 2024

This brochure provides information about Ashley Chapman Rozsa that supplements the Chapman & Chapman Advisors LLC brochure. You should have received a copy of that brochure. Please contact George B. Chapman III if you did not receive Chapman & Chapman Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ashley Chapman Rozsa is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Ashley Chapman Rozsa is 6446233.

Item 2 - Educational, Background and Business Experience

Full Legal Name: Ashley Chapman Rozsa

Born: 1985

Education:

The School of Art Institute of Chicago, BFA, 2008

Cleveland State University, MBA, 2014

Business Experience:

Chapman & Chapman Advisors LLC

Account Executive; from 05/2014 to 05/2015

Investment Advisor Representative; from 06/2015 to Present

Ashley has attained the Wealth Management Certified Professional® designation.

The Wealth Management Certified Professional® (WMCP®) is a goal-based planning framework to build tax-efficient portfolios that meet a range of client needs — whether they're saving for college tuition, planning for retirement, or passing wealth on to others through estate or legacy planning.

The WMCP program is for financial advisors, investors, and anyone interested in asset management.

Getting accredited provides the necessary tools to become an investor and a competitive edge in the market. An accreditation is highly valuable for anyone interested in working with securities, and serves as a way to shore up financial planning skills. The intersection of retirement planning and wealth management, in particular, holds countless opportunities for advisors with the right qualifications.

Ashley has earned the Chartered Financial Consultant® designation. This was a two-year designation comprised of 8 courses.

The ChFC® program covers a must-have list of requirements for financial advisors, from knowledge on tax and retirement planning to special needs advising, wealth management, insurance, and more. These courses give an advisor a stronger baseline understanding of what it takes to be successful as a financial consultant.

Advanced financial planning for every person and every need: that's the credo of the Chartered Financial Consultant® (ChFC®) designation.

Item 3 - Disciplinary Information

Ashley Chapman Rozsa has no reportable disciplinary history.

Item 4 - Other Business Activities

Ashley Chapman Rozsa personally represents several life insurance companies and is engaged to sell their products. Any life insurance placed through Ashley will generate standard and customary insurance commissions that will be paid to Ashley. Approximately 10% of Ashley's time is allocated to providing insurance services. Clients are free to effect insurance transactions with any insurance company or agent of their choice. Ashley does not receive commissions, bonuses or other compensation from the sale of securities.

Item 5 - Additional Compensation

Ashley Chapman Rozsa does not receive any economic benefit from a non-advisory person for the rendering of advisory services.

Item 6 – Supervision

Supervisor: George B. Chapman III CFA® CFP® JD MBA CPA

Title: Managing Member

Phone Number: 440-287-7603

While the underlying securities within advisory accounts are continually monitored by George, the overall performance of each account is reviewed at least monthly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.