

Item 1 - Cover Page

Registered As: The Main Street Group, LTD



Doing Business As: The Main Street Group

John Graham Spiers, CFA

4510 Cox Rd, Suite 102 | Glen Allen, VA 23060
804-270-4470

March 30, 2018

This brochure supplement provides information about your Investment Advisor Representative that supplements The Main Street Group disclosure brochure. Please contact us if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

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

John Graham Spiers

Year of birth: 1946

Education

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

Bachelor of Business Administration, Economics, *Summa cum Laude*, Nichols College (1971)

Military Experience

United States Navy – Honorable Discharge (1968)

Business Experience

The following information details your Financial Advisor's business experience for at least the past 5 years.

The Main Street Group, LTD; Chief Investment Officer / Investment Advisor Representative
02/2016 – Present

Waypoint Advisors; Chief Investment Officer, Chief Compliance Officer / Advisor
Representative 04/2004 – 12/2013

Professional Designations

Chartered Financial Analyst (CFA) is the most sought-after designation in the investment management industry and is attained by a person who has successfully completed all three phases of the Chartered Financial Analyst program.

What is the Process for Receiving a CFA Designation?

To use the *Chartered Financial Analyst* designation, an individual must first have a bachelor's degree and three years of practical experience in the investment industry. He or she must then pass a series of three, six-hour examinations. Passing these rigorous tests requires a comprehensive understanding of accounting, economics, and portfolio management, as well as successful demonstration of a high level of proficiency in the valuation and analysis of both equity and fixed-income securities.

The level one exam is a 240-question multiple-choice format test that measures an applicant's ability to apply basic facts, concepts and formulas. The level two and three exams comprise essays and "real-world" case studies that require more a advanced calculation, evaluation and problem solving methodology. Some of the concepts in the curriculum include:

- Financial Statement Analysis
- Securities Analysis and Valuation
- Statistics
- Corporate Finance
- Portfolio Management

- Micro and Macro Economics
- Derivatives
- Fundamental and Technical Analysis
- Global Markets
- Ethics

Why is this important to advisory clients?

A CFA certificate is one of the highest awards bestowed in the investment industry, and is an internationally recognized and respected designation. Furthermore, to receive the Chartered Financial Analyst designation, the organization which administers the program, the CFA Institute (formerly known as AIMR - the Association for Investment Management and Research based in Charlottesville VA) also requires an adherence to certain ethical standards and principles.

The coursework for the program is generally considered to be "master's level" and typically requires several hundred hours of study time per level. Still, even as the number of applicants has risen from 7,000 to over 30,000 during the last decade, the failure rate for the level one exam remains around 66%, or nearly two-thirds. As of the beginning of 2014, fewer than 120,000 people in 35 countries worldwide had earned the CFA credential.

Chartered Financial Analyst charterholders usually end up working for a broad range of employers, ranging from mutual fund firms to hedge funds to investment banks to brokerage houses to boutique money managers. Regardless of their exact job description, though, the three-letter CFA designation represents the definitive mark of a competent financial analyst bound to the highest standards of ethical behavior.

Item 3 - Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

Your financial advisor has additional legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on www.brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your Advisor's background.

Item 4 - Other Business Activities

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Item 5 - Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Item 6 - Supervision

This section explains how The Main Street Group supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

The Main Street Group maintains a supervisory structure and system reasonably designed to prevent violations of the Investment Advisers Act of 1940 and state specific securities laws. Your Advisor's securities-related activities are supervised by an individual registered as a principal in accordance with FINRA regulations. In addition, compliance staff uses tools that monitor the advisory services provided by your financial advisor, for example, with respect to asset allocation, concentration, and account activity. Steven G. Crawford, Chief Compliance Officer – Advisory, is responsible for administering The Main Street Group policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Steven G. Crawford can be reached at (804) 270-4470.

Item 7 - Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

If the *supervised person* has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

John Graham Spiers has not and is not the subject of a bankruptcy petition.