

**Item 1 – Cover Page**



**Firm Brochure  
Part 2A of Form ADV**

**June 25, 2021**

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This brochure provides information about the qualifications and business practices of Access Investment Advisors, Inc. If you have any questions about the contents of this brochure, please contact us by telephone at: (920) 683-9901, or by email at: mstokes@accessinvestmentadvisors.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 Access Investment Advisors, Inc., is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Access Investment Advisors, Inc. is a registered investment adviser with the SEC. Registration with the SEC does not imply a certain level of skill or training.

**Item 2 - 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 on March 31, 2021**

None.

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## Item 4 – Advisory Business

### A. Firm Description.

ACCESS INVESTMENT ADVISORS, INC. (“ACCESS”) was founded in 1995.

Principal Owner: William R. Casey is the sole shareholder of ACCESS

ACCESS provides financial planning and asset management services to individuals, pension and profit-sharing plans, trusts, estates, and small businesses. Services include financial planning, project-based consultation, investment advice, investment management and monitoring, and limited engagement services.

ACCESS is a fee-only financial planning and asset management firm. It receives compensation only from its clients. It does not receive compensation from any of the products placed in client accounts. ACCESS is not affiliated with entities that sell financial products or securities.

### B. Types of Advisory Services.

ACCESS provides financial planning services, investment advice and ongoing investment management for managed and supervised accounts.

Services Offered. The following describes typical client relationships and the services offered for each.

**Financial Planning.** The *Access Investment Advisors Financial Planning Agreement* details the financial planning services to be provided to a client. A financial plan is designed to assist clients in solving current financial problems and help them develop strategies to achieve future goals. It may include initial investment observations, but does not provide ongoing investment management assistance. The financial plan may also include: a net worth statement, an annual budget, a review of investment accounts (including review of existing investments and observations), strategic tax planning, a review and recommendations for any retirement plans, a review and recommendations for any life and health insurance policies, retirement planning strategies, goal funding strategies, education planning, and an estate plan review and recommendations.

ACCESS provides written recommendations to its clients as part of the financial plan. Implementation of the recommendations is at the discretion of the client.

The client determines if the financial planning engagement is to be done on a project-based consulting basis or on an ongoing basis. If the engagement is to be provided on an ongoing basis, ACCESS will schedule periodic reviews to monitor the progress of the plan and determine if any adjustments are necessary.

**Asset Management, Supervision, and Monitoring.** A client may select ACCESS to manage, supervise, and/or monitor investment assets on an ongoing basis to provide continuity to the financial plan. Any changes in the client’s financial plan will be reflected by appropriate adjustments in the managed, and if applicable, any supervised accounts.

The scope of engagement and fee for asset management, supervision and monitoring is provided to the client in the form of the *Access Investment Advisors Asset Management, Supervision, and Monitoring Agreement* which is executed prior to any asset management.

The annual asset management fee is determined by the amount of assets to be managed, and if applicable any supervised, and/or monitored assets. Fees for asset management, supervision, and monitoring are described in Item 5 – Fees and Compensation.

**Limited Engagement.** ACCESS provides hourly consulting services for clients requesting a limited engagement of services. Fees for these services are described in Item 5- Fees and Compensation.

**C. Tailored Client Relationships and Client Imposed Restrictions.**

ACCESS provides advisory services based on the facts and circumstances of its clients. Clients may, in limited circumstances, impose restrictions on securities they wish not to be sold (legacy positions).

**D. Wrap Fee Programs.**

ACCESS does not participate in any wrap fee programs.

**E. Managed Assets – Discretionary/Non-Discretionary.**

ACCESS may manage both discretionary and non-discretionary assets. As of February 15, 2021, discretionary assets totaled \$167,106,686. Non-discretionary assets totaled \$0. Total Assets under management as of February 15, 2021 were \$167,106,686.

**Item 5 – Fees and Compensation**

**A. Description.**

ACCESS is compensated exclusively by its clients. ACCESS does not receive compensation in any form from investment companies, brokerage firms or custodians. Fees are negotiable. ACCESS may, at its sole discretion, charge a lesser asset management fee based upon certain criteria (e.g., historical relationship, familial relationship to an existing client, type of assets, anticipated future deposits, account composition, etc.).

**Financial Planning.** The fee for a financial plan is predicated upon the facts known at the onset of the engagement. The fee range for financial planning is typically between \$1,500 and \$3,000 for the initial plan. The fee is based on the complexity of a client's situation and the time and personnel that is required to complete and present the initial financial plan.

Fees for financial planning, and project-based fees, are billed at the following hourly rates: Advisor - \$250, Technical - \$150, Clerical - \$50.

After delivery of the initial financial plan, clients may schedule additional meetings requesting assistance in implementing recommendations. Follow-up by the staff of ACCESS to implement recommendations is billed separately at \$150 per hour. Any implementation expense is fully disclosed and approved by a client prior to these services being provided.

**Limited Engagement.** Fees for a limited engagement of services are billed at the following hourly rates: Advisor - \$250, Technical - \$150, Clerical - \$50.

**Asset Management, Supervision, and Monitoring.** For assets managed and/or supervised by ACCESS, the annual fee schedule is as follows: 1.00% on the first \$2,000,000, .75% on the next \$1,000,000, and .5% for any amounts over \$3,000,000.

For assets monitored by ACCESS, the annual fee is .3% for all monitored investments. Assets may be monitored for the purpose of providing a consolidated investment portfolio statement for a client.

**B. Payment of Fees.**

Financial planning and limited engagement fees are billed and payable at completion and delivery of the plan, or completion of the engagement.

Asset management, supervision, and monitoring fees are deducted from the Managed Accounts. Fees are deducted quarterly in advance of the quarter. Quarterly fees are calculated on the ending balance of the assets managed, supervised, and monitored from the previous quarter.

**C. Other Fees or Internal Investment Expenses.**

Custodians may charge transaction fees for purchases or sales of mutual funds, exchange-traded funds, equity investments and fixed income investments among others.

Investments selected by ACCESS may also contain internal expenses associated with them. Mutual funds generally charge management fees for the services provided by them as investment managers. Any management fee, along with other related costs is included in the “operating expense ratio” (OER) of the mutual fund. Mutual funds that offer “no transaction fee” (NTF) tend to have a higher operating expense ratio (OER) than transaction fee mutual funds and therefore may be more expensive in the long run. Lower cost shares may be available outside of a brokerage firm’s NTF platform by paying a transaction fee.

Other types of investments or other investment managers may have internal expenses related to the management of a particular investment. All internal expenses associated with a particular investment are disclosed in the investment prospectus or offering memorandum.

These expenses are paid by the client, and are in addition to any fees paid to ACCESS.

**D. Termination of Agreement.**

In the event that the *Financial Planning Agreement* is terminated, any unearned fees will be returned to the client.

In the event that the *Asset Management, Supervision, and Monitoring Agreement* is terminated, fees collected in the quarter of termination will be retained by ACCESS to provide termination services to the client.

**E. Compensation for the Sale of Securities.**

ACCESS and its employees are not compensated for the sale of securities.

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

ACCESS does not charge performance-based fees to its clients.

**Item 7 – Types of Clients**

ACCESS generally provides asset management and investment advice to individuals, corporations, profit sharing plans, trusts, and estates.

**Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

**A. Methods of Analysis.**

ACCESS utilizes third party research of fundamental analysis to select individual securities for purchase or sale. Fundamental analysis is a method of evaluating a security, attempting to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors. This analysis generates a value that can be compared with the security’s current price, to determine what position to take with that security (underpriced = buy, overpriced = sell).

Access does not use technical analysis or market timing as methods for security selection or portfolio management.

For mutual fund selection, ACCESS uses third party research to identify potential managers for use in client portfolios. Selection criteria include, but are not limited to: manager tenure, performance vs. peers, risk adjusted performance, portfolio quality and internal costs.

A mutual fund may offer different share classes of the same fund. Each share class has a particular cost structure including internal management fees and other expenses contained in the operating expense ratio (OER). Based on facts and circumstances ACCESS recommends use of a particular share class after evaluating a number of factors: transaction costs, initial purchase amount, anticipated follow-up purchases or distributions, any negotiated concessions by the custodian, minimum account size required by a mutual fund, as well as other factors.

ACCESS uses various forms of research to select appropriate investments for its clients including: research materials prepared by others, financial publications, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission (SEC), company press releases, news reports, and research available through its custodian(s) among others.

Investing in securities, even when portfolios are well researched and diversified, involves the risk of loss.

**B. Investment Strategies.**

ACCESS develops investment strategy for its clients based on analysis performed during the financial planning process, or through interviews with the client to establish clear objectives.

The primary investment strategy used by ACCESS for its clients is strategic asset allocation. ACCESS first builds a diversified portfolio of investments and then adds additional investments around this diversified core portfolio to further reduce the risk of the portfolio, or to take advantage of investment opportunities.

Core investments may contain actively managed mutual funds, passively managed index and/or exchange traded funds, individual stocks and/or bonds, or separately managed accounts. Additional investments may take the form of international, emerging market, and small company investments. Portfolios may also contain real estate investments, energy or commodity investments, liquid alternatives, private equity investments, and/or other investments.

ACCESS does not trade frequently, but rather maintains a long-term investment strategy for portfolios.

**C. Material Risks of a Security.**

All investment strategies present certain risks to investors. Although ACCESS seeks to reduce portfolio risk for its clients, it cannot eliminate it. The following describes various risks that clients may face:

**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, typically causing their market values to decline.

**Systematic Market Risk:** The price of a security, bond, mutual fund, and even a diversified investment portfolio may drop in reaction to outside events. 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 broad market downturns.

**Inflation Risk:** When any type of inflation is present, a dollar spent next year will not buy as much as a dollar spent today because the purchasing power of a dollar is eroded by inflation. Lower yielding investments have higher inflation risk due to the potential loss of future purchasing power.

**Currency Risk:** Overseas investments, denominated in a local country's currency, are subject to fluctuation in the value of the US dollar against that currency. This is also referred to as exchange rate risk. Investments denominated in foreign currencies may decline in value based on currency devaluation.

**Reinvestment Risk:** Investment proceeds received in the future might be invested at a lower rate of return if interest rates decline.

**Business Risk:** Risk that is related to a particular industry or a particular company. For example, an oil-drilling company depends on discovering oil to generate a profit. It carries higher business risk than, for example, an electric utility that generates income from a steady stream of existing customers.

**Liquidity Risk:** Liquidity describes the ability to quickly convert an investment into cash with little or no principle risk. Assets are generally more liquid if they are standardized and attract many investors. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Financial Risk:** The risk associated with the internal financing of a company. Company debt increases risk because the borrower must meet its obligations regardless of profitability. During periods of financial

stress, the inability to meet loan obligations, or the inability to refinance debt may result in a declining market value for a company's securities and/or bankruptcy.

#### **Item 9 – Disciplinary Information**

**A. Criminal or Civil Action.**

ACCESS and its employees have not been involved in any legal or disciplinary event related to past or present clients.

**B. Administrative proceedings before the SEC or any other regulatory agency.**

ACCESS and its employees are not subject to any proceedings before the SEC or any other regulatory agency.

**C. Self-Regulatory Organization (SRO) Proceedings.**

ACCESS and its employees are not subject to any proceedings before any SRO.

#### **Item 10 – Other Financial Industry Activities and Affiliations**

**A. Broker/Dealer or Broker/Dealer Registered Representative.**

ACCESS is not a registered broker/dealer. ACCESS employees are not registered representatives of a broker/dealer.

**B. Futures Commission Merchant, Commodity Pool Operator or Commodity Trading Advisors.**

ACCESS and its employees are not registered as a futures commission merchant, commodity pool operator, or commodity trading advisor.

**C. Relationships or Arrangements Material to this Advisory Business and any Conflicts of Interest.**

ACCESS and its employees have no arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships or other investments.

In limited circumstances, an Advisor of ACCESS acting as an insurance agent (Agent) may receive compensation for placing insurance products. During the financial planning process, insurance products may be recommended to clients of ACCESS. In circumstances, where a client does not have a source to purchase the recommended insurance product, and at the client's request, an Advisor of ACCESS, if appropriately licensed as an Agent, may place the insurance for the client and receive compensation directly from the insurance company. This creates a potential conflict of interest if the Advisor in his/her capacity with ACCESS recommends an insurance product and is then paid as an Agent by an insurance company. This Agent relationship is outside client relationship with ACCESS and the Agent is representing the insurance company in any such transaction. This conflict is to be fully disclosed to the client prior to placing the insurance, and the client must sign the *Commission Disclosure form* which outlines the commission payable directly to the Agent. This activity is not part of any client Agreement with ACCESS. ACCESS receives no compensation for any insurance product placement.

ACCESS may recommend placing investments under its management, supervision, or monitoring. This creates a conflict of interest as ACCESS is compensated for managing, supervising, or monitoring assets. Some examples of potential conflicts are: recommending assets be moved from a company 401(k) to an IRA managed by ACCESS, recommending the financing of an asset purchase rather than using money from an account managed by ACCESS, recommending the repositioning of assets from any accounts where there is no management fee to an account managed by ACCESS. In the case where a conflict exists, the client will be informed that such a conflict exists prior to executing the recommendation.

**D. Recommendation of other Investment Advisers and Compensation.**

ACCESS does not receive any compensation for recommending other investment advisors to its clients.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics.**

The employees of ACCESS have committed to a Code of Ethics. This Code of Ethics is designed to place a client's interests above employees of ACCESS at all times. ACCESS will provide a copy of the Code of Ethics to any client or prospective client upon request.

### **B. Participation or Interest in Client Transactions.**

ACCESS and its employees have no material financial interest in securities bought or sold in client accounts.

### **C. Personal Trading Conflicts of Interest.**

Employees are encouraged to invest in mutual funds or highly liquid individual securities. In the event that an employee wishes to purchase or sell a security owned in client portfolios, clients are to receive preferential treatment in all trading activities to avoid a conflict of interest. Employees may participate in the aggregation of trades ("block trading") with clients of ACCESS ensuring that they receive that same price as ACCESS clients. The Chief Compliance Officer of ACCESS, William R Casey, reviews all employee trades quarterly to ensure that any employee personal trading complies with these guidelines.

### **D. Personal Trading – Buying or Selling Securities at or around the same time as Clients.**

ACCESS and its employees may buy or sell securities that are also held in client accounts. These securities are typically traded in high volume and are very liquid. It is unlikely that an employee's trading activity would have any impact on the availability or pricing of a security in client portfolios. However, employees may not place trades for their own accounts ahead of client trades in the same security. Where applicable, ACCESS employees are encouraged to participate in "block trades" with ACCESS clients. In a block trade, a single trade is executed for a number of shares of a security. After the trade is executed, shares are allocated back to each participant of the block trade so that all receive the same price.

## **Item 12 – Brokerage Practices**

### **A. Selecting Brokerage Firms.**

Specific custodian recommendations are made to clients based on a number of factors that are reviewed annually by ACCESS. ACCESS recommends custodians based on the firm's integrity, financial strength, technology, quality of personnel, execution of orders, and commission rates, among other factors. ACCESS currently recommends Charles Schwab & Co. as custodian for its clients.

ACCESS does not receive fees or commissions from these arrangements.

#### **1. Research and other Soft Dollar Benefits.**

ACCESS does not receive Soft Dollar compensation from any of its affiliates. Soft Dollars typically take the form of products and/or services provided free of charge or on a discounted basis that an Advisor would normally pay full price for (e.g. research).

#### **2. Brokerage for Client Referrals.**

ACCESS does not receive client referrals from a broker-dealer or any third party in return for placing client accounts with a particular broker-dealer or third party.

#### **3. Directed Brokerage.**

ACCESS requires clients in managed accounts to execute transactions through a specified broker dealer (currently Charles Schwab & Co.). By directing brokerage transactions, ACCESS may be unable to achieve the most favorable execution of client transactions, and this may increase the cost of client transactions. ACCESS believes, however, that because of its relatively low trading volume, the fact that ACCESS uses block trading where applicable, and that the custodian environment is highly competitive, that its trading costs are reasonable relative to the quality of the services provided.



**B. Trade Aggregation.**

ACCESS aggregates its trade orders (block trading) in individual securities where appropriate to ensure equal pricing for securities bought or sold at the same time in multiple client accounts.

**Item 13 – Review of Accounts**

**A. Periodic Reviews.**

Financial plans are offered to be reviewed annually by William R. Casey if the client has requested ongoing financial planning services.

Portfolio reviews are performed by William R. Casey, and Jared R. Meyer. Portfolio reviews are performed quarterly, or more frequently when market conditions dictate. Taxable portfolios are reviewed in the fourth quarter for potential tax balancing.

**B. Additional Review Triggers.**

Other conditions that may trigger portfolio reviews are changes in a client's circumstances, changes in tax laws, changes in economic or market conditions among others.

**C. Regular Reports.**

ACCESS generates hard copy or, based on client preference, electronic quarterly reports for its clients. These reports display current positions along with performance information detailing net (after all fees and expenses) returns for the recent quarter, year to date, and the inception date of the portfolio under ACCESS management. ACCESS includes graphic reports to help illustrate the net performance of the portfolio compared to established benchmarks, and to track net deposits (deposits minus withdrawals) compared to the current portfolio value.

Clients receive the *Access Newsletter* on a quarterly basis and *Access Insight* emails on a periodic basis. Both of these are written by Mr. Casey.

Ongoing asset management clients are provided access to a secure internet site containing their planning information as well as daily valuations of asset and liability accounts that have been linked to the system.

**Item 14 – Client Referrals and Other Compensation**

**A. Referrals.**

ACCESS receives referrals from existing clients as well as referrals from accountants, attorneys, bankers and other financial professionals. ACCESS does not compensate referring parties for referrals.

**B. Other Compensation.**

ACCESS does not receive compensation from any party for making a referral.

**Item 15 – Custody**

Managed Account investments are held at qualified custodians. These custodians provide account statements directly to clients at their address of record or electronically no less than quarterly. In addition, most custodians provide clients with internet-based access to their accounts which can be viewed by clients at any time through a secure portal. Clients are encouraged to carefully review the statements provided by their respective custodians and compare them to the statements provided by ACCESS to check for any inconsistencies.

While ACCESS does not hold client funds or securities directly, ACCESS does assist certain client requests on behalf of its custodian, Charles Schwab (Schwab). Using current SEC guidance, Schwab has deemed that ACCESS has custody as it relates to the following activities: the withdrawal of advisory fees by ACCESS, the withdrawal or transfer of funds from a client's account held at the custodian to a third party designated and authorized by the client, or the transfer of funds between a client's accounts held at the custodian.

## **Item 16 – Investment Discretion**

All clients sign the *Asset Management, Supervision, and Monitoring Agreement* defining investment discretion.

**Managed Accounts.** ACCESS maintains discretionary authority over Managed Accounts to facilitate changes to client portfolios. ACCESS has the authority to determine, without obtaining specific client consent, the quantity, timing, and selection of securities to be bought or sold in Managed Accounts.

**Supervised Accounts.** ACCESS may make investment recommendations where it does not maintain discretionary authority. A supervised account may be authorized by a client to be coordinated with a client's overall investment strategy. It is the sole responsibility of the client to execute recommendations made by ACCESS.

**Monitored Accounts.** ACCESS may oversee assets authorized by a client for coordination with their overall investment strategy. Monitored assets are not to be sold without the consent of the client.

## **Item 17 – Voting Client Securities**

### **A. Proxy Voting.**

Unless otherwise agreed to in writing, ACCESS does not have the authority to vote proxies for client securities. Clients (or the plan fiduciary in the case of an account subject to the provisions of ERISA) expressly retain the authority for voting proxies solicited by, or with respect to, securities held in accounts that are managed by ACCESS. Clients will generally receive proxies or other solicitations directly from the custodian. Clients may contact ACCESS with questions about a particular solicitation.

In the event that ACCESS receives written authority from the client to vote proxies, ACCESS follows the following guiding principles in voting proxies: to vote in the client's best interest, and to maximize shareholder value.

For those clients that have authorized ACCESS to vote proxies, ACCESS will generally vote in accordance with the proxy voting recommendations of Broadridge Financial Solutions, Inc (Broadridge). Broadridge is an independent firm that specializes in providing a variety of fiduciary level proxy related services to institutional investment managers, plan sponsors, and other institutional investors. Broadridge compiles and evaluates the voting patterns of the largest fiduciary investment firms in the country to generate its recommendations. Broadridge will provide ACCESS research and voting recommendations, as well as provide vote execution, reporting, and record keeping.

ACCESS will review and utilize the recommendations of Broadridge, but is not obligated to follow such recommendations. In the event that ACCESS is given authority to vote a client's proxies, the client retains the right to direct ACCESS in the voting a particular proxy by written instruction.

If ACCESS believes that a material conflict of interest exists with respect to its exercise of any proxy received, it will generally rely on the recommendations of Broadridge. A material conflict of interest may arise, for example, if ACCESS is voting a proxy for a company's shares that are owned by employees of ACCESS, or one that ACCESS maintains a material business relationship with.

A copy of ACCESS's proxy voting policies and procedures, and information regarding votes cast by ACCESS with regard to a client's securities is available upon request.

### **B. Proxy Information.**

If clients have retained the right to vote all proxies, they will receive proxies directly from the custodian and are expected to vote their own proxies. ACCESS will provide general information and explanation specific to a proxy vote at a client's request.

In the event that proxies are to be voted by ACCESS, client proxies and related information will be sent to ACCESS for execution.

**Item 18 – Financial Information****A. Balance Sheet**

ACCESS does not require or solicit prepayment of more than \$1,200 in fees per client six months or more in advance. Therefore, a balance sheet is not required to be provided.

**B. Financial Condition.**

ACCESS does not have any financial impairment that will preclude the firm from meeting contractual commitments to its clients. On April 15, 2020, ACCESS received a Paycheck Protection Plan Loan through the SBA in the amount of \$91,900 in conjunction with the relief afforded under the CARES Act. The firm used the PPP loan proceeds in accordance with the terms of the loan program and the firm did not suffer any interruption of service.

**C. Bankruptcy.**

ACCESS has not been the subject of a bankruptcy petition in the last 10 years, or ever.

**Item 19 – Requirements for State-Registered Advisors**

Not applicable – ACCESS is a federally registered investment advisor with the Securities and Exchange Commission (SEC).

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**Schedule Part 2B of Form ADV,  
Brochure Supplement,**

**June 25, 2021**

***William R. Casey, CFP®, CLU®, ChFC®***

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This brochure supplement provides information about William R. Casey that supplements the Access Investment Advisors, Inc., brochure. You should have received a copy of that brochure. Please contact Margaret M. Stokes at (920) 683-9901 or email, [mstokes@accessinvestmentadvisors.com](mailto:mstokes@accessinvestmentadvisors.com) if you did not receive Access Investment Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about William R. Casey is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational Background and Business Experience**

Mr. Casey was born in 1959 and graduated from the University of Wisconsin Madison in 1982 with a Bachelor's degree in Business Administration. He has been employed in the areas of financial planning and asset management since 1982. Mr. Casey is the President of Access Investment Advisors, Inc. ("ACCESS") and is responsible for supervising compliance, strategic planning, and global asset management decisions for the company, as well as serving clients of the firm. Prior to forming ACCESS in 1995, Mr. Casey spent 11 years with North Star Resource Group, and managed the Phoenix Arizona office for that firm. He was also employed for 2 years with a New York Stock Exchange firm, The Chicago Corporation, where he established its financial planning department.

### **Professional Credentials:**

General Securities Exam #7 (1983)  
General Securities Exam #63 (1983)  
Certified Financial Planner (1986)  
General Commodities Exam #3 (1987)

Chartered Life Underwriter (1992)  
Uniform Investment Advisor Law Exam #65 (1995)  
Registered Principals Exam (1998)  
Chartered Financial Consultant (1999)

*Certified Financial Planner (CFP®):* Certified Financial Planners are licensed by the College for Financial Planning Board to use the CFP® mark. CFP® Certificants must meet the following requirements: a Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)), successful completion of the CFP® Certification Exam, three-year qualifying full-time work experience, successful completion of the Candidate Fitness Standards and background check, and fulfillment of continuing education requirements.

*Chartered Life Underwriter (CLU®):* Accreditation is through the American College. In order to use the CLU® designation, individuals must successfully complete coursework in 7 required areas of insurance, tax, investments, etc., and 2 electives. Individuals must pass all required coursework and exams and meet ethical and experience (three years of related experience) requirements.

*Chartered Financial Consultant (ChFC®):* Accreditation is through the American College. In order to use the ChFC® designation, individuals must successfully complete coursework in seven required areas of insurance, tax, investments, etc., and 2 electives required for the CLU® designation plus additional coursework in Financial Planning. Individuals must pass all required coursework and exams and meet ethical and experience (three years of related experience) requirements.

## **Item 3 - Disciplinary Information**

Mr. Casey has not been and is not currently the subject of any legal or disciplinary matter.

## **Item 4 - Other Business Activities**

Mr. Casey is licensed in to sell life and health insurance. He may be paid a commission to place insurance for a client. This activity is incidental, and any commissions are paid directly to Mr. Casey.

## **Item 5 - Additional Compensation**

None.

## **Item 6 - Supervision**

As President of ACCESS, Mr. Casey supervises all operations of the company and its employees. He may be reached at (920) 683-9901.

## **Item 7 - Requirements for State-Registered Advisors**

Not applicable.



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***Jared R. Meyer***

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Additional information about Jared R. Meyer is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Educational Background and Business Experience**

Mr. Meyer was born in 1986 and graduated from the University of Wisconsin – La Crosse in 2009 with a Bachelor of Science degree in Finance and an Economics Minor. Mr. Meyer has been with Access Investment Advisors, Inc., (“ACCESS”) since 2014. He completed the Uniform Investment Advisor Law Exam #65 in 2014 and is an Investment Advisor Representative. In his role as Investment Support Specialist, Mr. Meyer assists in the development of asset allocation and equity trading models and is responsible for executing trades for ACCESS clients. He is also responsible for the research of new investment opportunities and strategies for ACCESS clients. Prior to joining ACCESS, Mr. Meyer was employed from 2012 to 2014 with BMO Private Bank as a Portfolio Manager, and from 2008 to 2012 with Associated Investment Management as an Investment Associate.

**Item 3 - Disciplinary Information**

Mr. Meyer has not been and is not currently the subject of any legal or disciplinary matter.

**Item 4 - Other Business Activities**

None.

**Item 5 - Additional Compensation**

None.

**Item 6 - Supervision**

Mr. Meyer is supervised by the President of Access Investment Advisors, Inc., William R. Casey. You may reach Mr. Casey at: (920) 683-9901.

**Item 7 - Requirements for State-Registered Advisors**

Not applicable.





**Schedule Part 2B of Form ADV,  
Brochure Supplement,**

**June 25, 2021**

***Stephen D. Dudek***

**Access Investment Advisors, Inc.  
4400 Calumet Ave., Suite 201  
PO Box 697  
Manitowoc, WI 54221-0697**

**Phone: (920) 683-9901**

**Fax: (262) 364-2147**

**[www.accessinvestmentadvisors.com](http://www.accessinvestmentadvisors.com)**

**[sdudek@accessinvestmentadvisors.com](mailto:sdudek@accessinvestmentadvisors.com)**

This brochure supplement provides information about Stephen D. Dudek that supplements the Access Investment Advisors, Inc., brochure. You should have received a copy of that brochure. Please contact Margaret M. Stokes at (920) 683-9901 or email, [mstokes@accessinvestmentadvisors.com](mailto:mstokes@accessinvestmentadvisors.com) if you did not receive Access Investment Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen D. Dudek is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Educational Background and Business Experience**

Mr. Dudek was born in 1988 and graduated from the University of Wisconsin – Madison in 2011 with a Bachelor of Arts degree in English and History. Mr. Dudek also graduated in 2014 from Cambridge University with a Bachelor of Arts degree in Land Economy. Mr. Dudek has been with Access Investment Advisors, Inc., (“ACCESS”) since 2017. He completed the Uniform Investment Advisor Law Exam #65 in 2017 and is an Investment Advisor Representative. In his role as an Investment Advisor Representative, Stephen is responsible for new business development. Prior to joining ACCESS, Mr. Dudek was employed from 2015 to 2016 with Amherst Capital Management as a Business Development Analyst, and 2016 to 2017 with Insight Investment as a Sales Associate.

**Item 3 - Disciplinary Information**

Mr. Dudek has not been and is not currently the subject of any legal or disciplinary matter.

**Item 4 – Other Business Activities**

Mr. Dudek owns and operates TB Investments LLC. TB Investments is a holding company for residential real estate properties.

**Item 5 - Additional Compensation**

None.

**Item 6 - Supervision**

Mr. Dudek is supervised by the President of Access Investment Advisors, Inc., William R. Casey. You may reach Mr. Casey at: (920) 683-9901.

**Item 7 - Requirements for State-Registered Advisors**

Not applicable.



**Schedule Part 2B of Form ADV,  
Brochure Supplement,**

**June 25, 2021**

*Atley T. Gay*

**Access Investment Advisors, Inc.  
4400 Calumet Ave., Suite 201  
PO Box 697  
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**Phone: (920) 683-9901**

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This brochure supplement provides information about Atley T. Gay that supplements the Access Investment Advisors, Inc., brochure. You should have received a copy of that brochure. Please contact Margaret M. Stokes at (920) 683-9901 or email, [mstokes@accessinvestmentadvisors.com](mailto:mstokes@accessinvestmentadvisors.com) if you did not receive Access Investment Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about Atley T. Gay is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Educational Background and Business Experience**

Mr. Gay was born in 1992 and graduated from Lawrence University in 2015 with a Bachelor of Arts degree in Economics. Mr. Gay has been with Access Investment Advisors, Inc., (“ACCESS”) since 2015. He earned his Financial Planning Qualified Professional designation in 2016. He completed the Uniform Investment Advisor Law Exam #65 in 2021 and is an Investment Advisor Representative. In his role at ACCESS as a Financial Planning Support Specialist, Atley is responsible for gathering and managing critical financial planning data for ACCESS and its clients. He is also responsible for maintaining critical applications and compliance functions for the firm.

Professional Designation:

*Financial Paraplanner Qualified Professional<sup>SM</sup> (FPQP®)*: Designation was earned through the College for Financial Planning program. To use the FPQP® designation, the individual must successfully complete the FPQP® exam and fulfillment of continuing education requirements.

**Item 3 - Disciplinary Information**

Mr. Gay has not been and is not currently the subject of any legal or disciplinary matter.

**Item 4 – Other Business Activities**

None.

**Item 5 - Additional Compensation**

None.

**Item 6 - Supervision**

Mr. Gay is supervised by the President of Access Investment Advisors, Inc., William R. Casey. You may reach Mr. Casey at: (920) 683-9901.

**Item 7 - Requirements for State-Registered Advisors**

Not applicable.