

BROCHURE SUPPLEMENT

Joshua M. Kettleson, CFP®

**Midland Financial Advisors, Inc.
5991 South, MO-94
Weldon Spring, MO 63304**

(314) 512-7998

March 1, 2021

This brochure supplement provides information about Joshua M. Kettleson that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua M. Kettleson is available on the SEC's website at www.adviserinfo.sec.gov.

Joshua M. Kettleson, CFP®

Educational Background and Business Experience

Year of Birth: 1976

Education:

Name of School	Year Graduated	Degree	Major
Eastern Illinois University – Charleston, IL	2007	BA	General Studies
Millikin University – Decatur, IL	2009	MBA	Management
Certified Financial Planner™ Board of Standards, Inc.	2011	Designation	Certified Financial Planner™

Business Background:

Name of Employer	City/State of Employment	Type of Business	Title	Period of Employment
Midland Financial Advisors, Inc.	Effingham, IL	Advisory and Financial Planning Firm	Financial Advisor	01/2018 to 05/2018
	Clayton, MO			05/2018 to 03/2021
	Weldon Spring, MO			03/2021 to Present
Midland States Bank	Effingham, IL	Advisory and Financial Planning Firm	Wealth Advisor	08/2015 to 05/2018
	Clayton, MO			05/2018 to 03/2021
	Weldon Spring, MO			03/2021 to Present
Kettleson Financial Services, LLC	Mattoon, IL	Registered Investment Advisor	Owner/Investment Advisor	09/2011 to 08/2015
First Mid-Illinois Bank & Trust	Mattoon, IL	Advisory and Financial Planning Firm	Financial Advisor/Trust Officer	06/2008 to 09/2011
Raymond James	Mattoon, IL	Broker/Dealer & Registered Investment Advisor	Financial Advisor	06/2008 to 09/2011

Edward Jones	Mattoon, IL	Broker/Dealer	Financial Advisor	01/2003 to 06/2008
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CFP® Certification Explanation Statement

The 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. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Joshua M. Kettleson is employed by Midland States Bank as a wealth advisor in the Wealth Management Department. Midland States Bank and Midland Financial Advisors, Inc. are both wholly owned by Midland States Bancorp, Inc.

Additional Compensation

Joshua M. Kettleson does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Heath Sorenson, Chief Compliance Officer, can be reached at (815) 312-5504. The Chief Compliance Officer conducts supervision and oversight of the activities conducted by the firm's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through the Chief Compliance Officer.

The Chief Compliance Officer is responsible to be aware of any outside business activities engaged in by Joshua M. Kettleson, oversee communications with the public, and review personal trading activities of Joshua M. Kettleson as well as any account over which Joshua M. Kettleson has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

This is not applicable to Midland Financial Advisors, Inc. Midland Financial Advisors, Inc. is registered with the Securities and Exchange Commission ("SEC"). Being registered with the SEC does not imply a certain level of skill or training.

BROCHURE SUPPLEMENT

F. Christopher Schultz, CFP®

**Midland Financial Advisors, Inc.
1201 Network Centre Drive
Effingham, IL 62401**

(855) 696-4352

March 1, 2021

This brochure supplement provides information about F. Christopher Schultz that supplements the Midland Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Heath Sorenson, Chief Compliance Officer, if you did not receive Midland Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about F. Christopher Schultz is available on the SEC's website at www.adviserinfo.sec.gov.

F. Christopher Schultz, CFP®

Educational Background and Business Experience

Year of Birth: 1992

Education:

Name of School	Year Graduated	Degree	Major
University of Illinois – Urbana-Champaign, IL	2015	BS	Business Management and Entrepreneurship
University of Notre Dame – Notre Dame, IN	2016	MBA	Management
Certified Financial Planner™ Board of Standards, Inc.	2018	Designation	Certified Financial Planner™

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Midland Financial Advisors, Inc.	Effingham, IL	Advisory and Financial Planning Firm	Financial Advisor	01/2018 to Present
Midland States Bank	Effingham, IL	Advisory and Financial Planning Firm	Wealth Advisor	01/2018 to Present
Valeo Financial Advisors	Indianapolis, IN	Registered Investment Advisor	Financial Advisor	06/2016 to 12/2017

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- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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