

BENJAMIN M. VERWYS

January 26th, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors

1059 Wealthy St SE #201, Grand Rapids MI 49506

Phone: 616-622-3062

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Website: www.forfiduciary.com

This Brochure Supplement provides information about Benjamin VerWys that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. VerWys at (616) 622-3062 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin VerWys 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 Mr. VerWys is 4700034.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Benjamin M. VerWys

Born: 1983

Education: *Western Michigan University* – pursued an M.B.A. in Finance – 2012
 Davenport University – B.S. in Business – 2011
 Grand Valley State University – attended 2002 – 2004

Business Background:

Action Point Financial Planning, LLC DBA Fiduciary Financial Advisors
October 2014 to Present
– Founder & Senior Financial Advisor

Oppenheimer & Company, Inc. – January 2009 to October 2014
– Registered Representative
– Investment Adviser Representative

National City Investments – April 2008 to January 2009
– Licensed Financial Consultant

National City Bank – December 2007 – April 2008
– Consumer Banker

Freedom Boat Club – February 2006 – December 2007
– Membership Director

United States Navy – May 2004 – January 2006
– Military Police Officer

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. VerWys has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. VerWys is an independent insurance agent (life and health). Mr. VerWys may recommend these services to clients. This other business activity pays Mr. VerWys commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. VerWys a financial incentive to recommend and sell clients the insurance products. However, Mr. VerWys attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr.

VerWys uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

Mr. VerWys serves in community involvement role(s) as a Board Member and Treasurer to Daddy Daughter Time a 501c3 non-profit organization. This organization(s) are not for profit in nature and Mr. VerWys' involvement with each is volunteer based. Mr. VerWys does not receive any compensation or provide any investment related advice to any these organizations.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. VerWys does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. VerWys is the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of all his clients' accounts throughout the year.

Thomas M. Blower

January 26, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors
1059 Wealthy St. #201, Grand Rapids, MI 49506
Phone: 616-780-0545
Email: tom@ffadvisor.com
Website: www.forfiduciary.com

This Brochure Supplement provides information about Thomas M. Blower that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. Thomas Blower at 616-780-0545 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Blower 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 Thomas Blower is 4976726.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas M. Blower

Born: 1982

Education: *Miami University* – B.S. in Business (Finance) 2001 – 2005

Business Background:

Strategies Wealth Advisors - March 2019 to September 2020

- Senior Wealth Advisor

Legacy Trust - February 2015 to March 2019

- Senior Wealth Planner

Wealth Dimensions Group, Ltd. - June 2012 - February 2015

- Director of Financial Planning

Lincoln Financial Advisors - August 2008 - June 2012

- Financial Planner

MassMutual Financial Group - May 2005 - August 2008

- Financial Planner

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Blower has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Blower is an independent insurance agent (life and health). Mr. Blower may recommend these services to clients. This other business activity pays Mr. Blower commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. Blower a financial incentive to recommend and sell clients the insurance products. However, Mr. Blower attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr. Blower uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

He is a board member for the East Grand Rapids School Foundation. He is also on the Finance Committee for the Heart of United Way West Michigan. Neither the East Grand Rapids School Foundation nor Heart of United Way West Michigan are clients in any way.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Thomas Blower does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Thomas Blower is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.

Andrew Mitchell

January 1, 2021

ADV Part 2B – Supplemental Brochure

***Fiduciary Financial Advisors
1059 Wealthy St SE #201, Grand Rapids MI 49506
Phone: 616-648-9571
Email: andrew@ffadvisor.com
Website: www.forfiduciary.com***

This Brochure Supplement provides information about Andrew Mitchell that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. Andrew Mitchell at 616-648-9571 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Mitchell 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 Andrew Mitchell is 6536181.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew Mitchell

Born: 1993

Education: *Kuyper College* – BS in Marketing – August 2011 to May 2015

Business Background:

Action Point Financial Planning, LLC DBA Fiduciary Financial Advisors –
January 2019 to Present
– Financial Advisor

New York Life Insurance Company – July 2015 to December 2018
– Financial Services Professional
– Licensed Insurance Agent

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Mitchell has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Mitchell is an independent insurance agent (life and health). Mr. Mitchell may recommend these services to clients. This other business activity pays Mr. Mitchell commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. Mitchell a financial incentive to recommend and sell clients the insurance products. However, Mr. Mitchell attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr. Mitchell uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Mitchell does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Mitchell is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.

Connor McDowell

January 26th, 2021

ADV Part 2B – Supplemental Brochure

***Fiduciary Financial Advisors
1059 Wealthy St SE #201, Grand Rapids MI 49506
Phone: 616-298-9659
Email: Connor@ffadvisor.com
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This Brochure Supplement provides information about Connor McDowell that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. McDowell at 616-298-9659 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Connor McDowell 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 Connor McDowell is 7291894.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Connor McDowell

Born: 1996

Education: *Hope College* – B.A. – 2015-2018
 Major: Business
 Minor: Economics and Organizational Leadership

Business Background:

- Lead Consultant at CFL Consulting (2016-2018)
- Insurance Representative at Banker's Life (2018)
- Relationship Manager and Financial Associate at Action Point Financial (2018-2020)

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. McDowell has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. McDowell is an independent insurance agent (life and health). Mr. McDowell may recommend these services to clients. This other business activity pays Mr. McDowell commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. McDowell a financial incentive to recommend and sell clients the insurance products. However, Mr. McDowell attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr. McDowell uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Connor McDowell does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Connor McDowell is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of clients' accounts throughout the year.

DOUGLAS FISHER

February 1, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors

1059 Wealthy St SE #201, Grand Rapids MI 49506

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Website: www.forfiduciary.com

This Brochure Supplement provides information about Douglas Fisher that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. Douglas Fisher at 616-293-4317 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas Fisher 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 Douglas Fisher is 3196973.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Douglas Fisher

Born: 1972

Education: *Grand Valley State University* – Pursued a B.A. Finance 1991-1996

Business Background:

Fiduciary Financial 2020-present
- *Senior Financial Advisor*

LPL Financial 2009-2020
- *Financial Advisor*

Raymond James Financial Services 2005-2009
- *Financial Advisor*

Fifth Third Securities 2001-2005
- *Financial Advisor*

Old Kent Financial Advisors 1999-2001
- *Licensed Rep*

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Fisher has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Fisher is an independent insurance agent (life). Mr. Fisher may recommend these services to clients. This other business activity pays Mr. Fisher commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. Fisher a financial incentive to recommend and sell clients the insurance products. However, Mr. Fisher attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr. Fisher uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Douglas Fisher does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Fisher is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.

Andrew Howard

February 1, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors

1059 Wealthy St SE #201, Grand Rapids MI 49506

Phone: 616-987-1437

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This Brochure Supplement provides information about Andrew Howard that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr Andrew Howard at (616) 987-1437 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Howard 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 Mr. Howard is 6745493.

Andrew Howard

Education: *Keck Graduate Institute* – Certificate in Business Management of Science and Technology – 2016
Van Andel Institute Graduate School– Pursued a Ph.D. in Biomedical Science – 2011-2016
Aquinas College – B.A. in Pre-med 2010 – 2011
Grand Rapids Community College – Attended 2009-2010

*Action Point Financial Planning, LLC DBA Fiduciary Financial Advisors –
December 2016 to Present
– Financial Advisor*

ITEM 3 – DISCIPLINARY HISTORY

ITEM 4 – OTHER BUSINESS ACTIVITIES

ITEM 5 – ADDITIONAL COMPENSATION

ITEM 6 – SUPERVISION

Mr. Howard is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.

Jason Michael Kooistra

January 26th, 2021

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***Fiduciary Financial Advisors
1059 Wealthy St SE #201, Grand Rapids MI 49506
Phone: 616-334-7293
Email: Jason@ffadvisor.com
Website: www.forfiduciary.com***

This Brochure Supplement provides information about Jason Kooistra that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. Kooistra at 616-334-7293 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Kooistra 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 Jason Kooistra is 4055855.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason Kooistra

Born: 1976

Education: **Hope College**– Pursued a B.A. in Business Administration – 1995-1999

Business Background:

- Fiduciary Financial – Senior Financial Advisor
October 2020-present
- LPL Financial / Lake Michigan Credit Union- Financial Advisor
Feb. 2008-October 2020
- Raymond James / Mercantile Bank- Financial Advisor
March 2002-January 2008
- Huntington National Bank- Bank Office Manager
June 2001-March 2002
- First Union Securities- Financial Advisor
January 2000-June 2001

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Kooistra has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Kooistra is an independent insurance agent (life and health). Mr. Kooistra may recommend these services to clients. This other business activity pays Mr. Kooistra commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. Kooistra a financial incentive to recommend and sell clients the insurance products. However, Mr. Kooistra attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr. Kooistra uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Kooistra does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Kooistra is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.

LEANNE RAHN

January 28, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors
1059 Wealthy St. #201, Grand Rapids, MI 49506
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Email: leanne@ffadvisor.com
Website: www.forfiduciary.com

This Brochure Supplement provides information about Leanne Rahn that supplements the Fiduciary Financial Advisors' Brochure. You should have received a copy of that Brochure. Please contact Mrs. Rahn at 269-720-4544 if you did not receive Fiduciary Financial Advisors' Brochure or if you have any questions about the contents of this supplement.

Additional information about Leanne Rahn 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 Mrs. Rahn is 6760314.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

LEANNE RAHN

Born: 1997

Education: *Western Michigan University* – Bachelor’s Degree in Personal Financial Planning
2017-2019
Grand Rapids Community College – Attended 2015-2017

Business Background:

Fiduciary Financial Advisors – July 2019 to Present
– Financial Advisor

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Rahn has no information applicable to this item because she has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mrs. Rahn is an Assistant Treasurer and on the Finance Team for Alive Ministries’ board. Mrs. Rahn is also a signer on Alive Ministries’ bank account. Ms. Rahn does not receive any compensation from Alive Ministries, nor is Alive Ministries a client of the firm in any way.

ITEM 5 – ADDITIONAL COMPENSATION

Mrs. Rahn does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors’ Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mrs. Rahn is under the supervision of Mr. Benjamin VerWys, the Firm’s Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client’s accounts throughout the year.

Michael Martin

January 26, 2021

ADV Part 2B – Supplemental Brochure

***Fiduciary Financial Advisors
1059 Wealthy St SE #201, Grand Rapids MI 49506
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Email: Michael@ffadvisor.com
Website: www.forfiduciary.com***

This Brochure Supplement provides information about Michael Martin that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. Michael Martin at 616-622-3062 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Martin 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 Michael Martin is 7138770.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Martin

Born: 1996

Education: *Grand Valley State University* – BBA in Finance – 2015-2019

Business Background:

Action Point Financial Planning, LLC DBA Fiduciary Financial Advisors - May 2018 to present

- Financial Advisor
- Intern

Express Employment Professionals - September 2019 to October 2020

- Sales Representative

Home City Ice - May 2017 to August 2019

- Delivery Driver
- Assistant Plant Manager

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Martin has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Martin has no applicable outside business activities.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Martin does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Martin is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of clientss accounts throughout the year.

Ryan Deters

January 30, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors

1059 Wealthy St SE #201, Grand Rapids MI 49506

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Website: www.forfiduciary.com

This Brochure Supplement provides information about Ryan Deters that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Ryan Deters at 616-594-6205 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Deters 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 Ryan Deters is 7313942.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ryan Deters

Born: 1990

Education: *Calvin University* – B.A. in Business Administration and Spanish, 2008-2012

Business Background:

Steelcase Inc. – 10/6/2018 to 2/26/2021

– Product Manager

Steelcase Werndl AG. – 8/20/2015 to 10/5/2018

– Product Manager

Steelcase Inc. – 6/1/2010 to 8/19/2015

– Marketing Specialist

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Deters has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Deters has no applicable outside business activities.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Deters does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Deters is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.

Tyler Saint Amour

January 26th, 2021

ADV Part 2B – Supplemental Brochure

Fiduciary Financial Advisors

1059 Wealthy St SE #201, Grand Rapids MI 49506

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Website: www.forfiduciary.com

This Brochure Supplement provides information about Tyler Saint Amour that supplements the Fiduciary Financial Advisors Brochure. You should have received a copy of that Brochure. Please contact Mr. Tyler Saint Amour (248) 613-4011 if you did not receive Fiduciary Financial Advisors Brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Saint Amour 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 Tyler Saint Amour is 6620123.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tyler Saint Amour

Born: 1996

Education:

Grand Valley State University – B.B.A. in Finance and Business Economics 2014-2018

Business Background:

ICR On-Site – 2012-2017

– Processor and Supervisor

Capstone CPA Group – 2017-2018

– Tax Accountant Intern

Gordon Food Service – 2019 - Present

– Master Data Specialist

Fiduciary Financial Advisors – 2019-Present

– Financial Advisor

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Saint Amour has no information applicable to this item because he has not been the subject of any legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Saint Amour is an independent insurance agent (life and health). Mr. Saint Amour may recommend these services to clients. This other business activity pays Mr. Saint Amour commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. Saint Amour a financial incentive to recommend and sell clients the insurance products. However, Mr. Saint Amour attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him. Additionally, Mr. Saint Amour uses the services of a third-party brokerage to obtain multiple price quotes in a proactive effort to obtain price reductions for each client. Additionally, he informs clients that they always have the right to choose whether to act on the recommendation and that the clients have the right to purchase recommended insurance products through any licensed independent insurance agent.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Tyler Saint Amour does not receive any additional compensation other than what is disclosed above and in Fiduciary Financial Advisors Form ADV Part 2A.

ITEM 6 – SUPERVISION

Mr. Tyler Saint Amour is under the supervision of Mr. Benjamin VerWys, the Firm's Chief Compliance Officer. He can be reached at (616) 622-3062. Mr. VerWys performs periodical reviews of client's accounts throughout the year.