

ODYSSEY PERSONAL FINANCIAL ADVISORS
500 Sun Valley Drive, Suite A-6
Roswell, Georgia 30076

ADV Part 2B – Brochure Supplement
Effective: September 19, 2022

STEPHEN A. SIDERS, CFP®
Partner and Chief Compliance Officer
Individual CRD No. 4208700

This Form ADV Part 2B (“Brochure Supplement”) provides information about Stephen A. Siders that supplements Odyssey Personal Financial Advisors. LLC’s (“Firm,” “we,” “us,” or “Odyssey”) Form ADV Part 2A (“Firm Brochure”). You should have received a copy of the Firm Brochure. If you did not receive our Firm Brochure or if you have any questions about the contents of this Brochure Supplement, please contact us by telephone at (770) 992-4444 or by email at steve.siders@odysseypfa.net.

Additional information about Stephen A. Siders is available on the SEC’s website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Stephen A. Siders’ CRD number is 4208700.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen A. Siders**CRD No. 4208700****Born: 1968**

EDUCATIONAL BACKGROUND

1991; Penn State University; Bachelor of Science in Business Logistics

BUSINESS EXPERIENCE

9/2022 - Present	Owner and Financial Advisor	Odyssey Personal Financial Advisors, LLC
7/2003 – Present	Investment Adviser Representative	Cetera Financial Advisors, LLC
6/2003 – Present	Registered Representative	Cetera Financial Specialists, LLC

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER, CFP®

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, passing a comprehensive certification exam, and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full-time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

ITEM 3: DISCIPLINARY INFORMATION

Stephen A. Siders does not have any legal, civil, or disciplinary events to disclose. Stephen A. Siders has never been involved in any investment related regulatory, civil, or criminal action. Stephen A. Siders has not received any client complaints, lawsuits, arbitration claims, or administrative proceedings.

Securities laws require investment advisers to disclose any instances in which the investment adviser or its advisory persons were liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement, or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices.

However, our Firm encourages you to independently view Stephen A. Siders' background on the Investment Adviser Public Disclosure website ("IAPD") by searching with his full name or his individual CRD No. 4208700.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Siders is also an investment advisor representative with Cetera Investment Advisors, LLC while transitioning to Odyssey. He will continue to service clients and receive advisory fees for those clients through Cetera Investment Advisors, LLC through the transition process. A conflict of interest does not exist, as Mr. Siders will not receive fees from client accounts for any overlapping period of time from both Odyssey and Cetera Investment Advisors, LLC.

Mr. Siders is a registered representative of Cetera Financial Specialists, LLC ("CFS"), a FINRA registered broker-dealer. Mr. Siders may receive commissions when acting in this capacity. A conflict of interest exists as these commissionable sales create an incentive for Mr. Siders to recommend products based on the compensation he will earn. Any commissions received through the sale of securities products do not offset the advisory fees clients pay Odyssey. Mr. Siders strives to put his clients' interests first and foremost and will only recommend products that are suitable for clients. Clients are not obligated to purchase securities through him and may seek similar services elsewhere.

Mr. Siders is also a licensed insurance agent and may recommend and sell insurance products offered by various insurance carriers for which he will receive additional compensation. There is a conflict of interest in that there is an economic incentive for Mr. Siders to recommend insurance products offered through such insurance carriers. Any commissions received through selling insurance policies do not offset advisory fees the client pays Odyssey. Mr. Siders strives to put his clients' interests first and foremost and will only recommend products that are suitable for clients. Clients are not obligated to purchase insurance products through him and may seek similar services elsewhere.

Mr. Siders serves as co-trustee of the Odyssey Personal Financial Advisors Cash Balance Plan, i.e., the Odyssey retirement plan. Mr. Siders devotes less than one (1) hour per week to this activity and does not receive any compensation. This activity does not involve any Odyssey clients and does not present any conflict of interest between Mr. Siders and any Odyssey clients.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Siders does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through the Firm. However, Mr. Siders receives commissions from brokerage transactions effected through CFS and the sale of insurance products.

ITEM 6: SUPERVISION

Stephen A. Siders supervises himself in his capacity as our Firm's Chief Compliance Officer. To this end, we have implemented a Compliance Manual and Code of Ethics that guides Odyssey and its supervised persons in meeting their fiduciary obligations to clients when providing investment advisory services. As our Chief Compliance Officer, Mr. Siders is responsible for implementing the Compliance Manual and Code of Ethics and may be contacted at (770) 992-4444.

Our Firm is also subject to regulatory oversight by various agencies. These agencies require registration by the Firm and its supervised persons. As a registered entity, our Firm is subject to examinations by regulators, which can be announced or unannounced. We are required to periodically update the information provided to these agencies and to provide various reports regarding its business activities and assets.