

Brochure Supplement

Part 2B of Form ADV

SS&H Financial Advisors, Inc.

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This brochure supplement provides information about Robert T. Sinnaeve and Gerald R. DeHondt that supplements SS&H Financial Advisors, Inc.'s brochure. You should have received a copy of that brochure. A copy of the complete brochure is available upon request. Please contact our offices if you did not receive SS&H Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert T. Sinnaeve and Gerald R. DeHondt is available on the SEC's website at www.adviserinfo.sec.gov.

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Robert T. Sinnaeve

Item 2 – Educational Background and Business Experience

Mr. Sinnaeve joined SS&H Financial Advisors, Inc. (sometimes referred to as SS&H) in 1992, becoming a minority owner in 1999, and becoming the sole owner in 2018.

Mr. Sinnaeve earned a Masters of Business Administration from Wayne State University with a dual concentration in Finance and International Business. He earned his Bachelor of Arts degree in Economics with a minor in Finance from Oakland University, of Rochester Hills, Michigan.

Mr. Sinnaeve was awarded the Certified Financial Planner (“CFP”) certification in March 2016. 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.

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 Certified Financial Planner Board of Standards, Inc.’s (“CFP Board”) 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 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 comply with ongoing education and ethics requirements in order to maintain the right to continue to use the CFP designation.

In February 2020 Mr. Sinnaeve was awarded the Accredited Investment Fiduciary® (AIF®) Designation from the Center for Fiduciary Studies. The AIF® Designation signifies specialized

knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care. The designation is the culmination of a rigorous training program, which includes a comprehensive, closed-book final examination under the supervision of a proctor, and agreement to abide by the Center's Code of Ethics and Conduct Standards. On an ongoing basis, completion of continuing education and adherence to the Code of Ethics and Conduct Standards are required to maintain the AIF® Designation.

Mr. Sinnaeve began his financial career at Security Bank & Trust. While there he was responsible for daily customer interaction as well as branch management issues, spanning over three regions and encompassing 18 branches. Transferring to the Commercial Loan Department, he became a Senior Analyst where his duties included detailed financial analysis of potential clients as well as preparation for weekly senior management review committees.

Currently Mr. Sinnaeve is responsible for equity research and the continuing development of the Portfolio Investment Service. Portfolio management is his primary function with particular attention to implementation of investment programs and the monitoring of results. Born in 1966, Mr. Sinnaeve is the Chief Compliance Officer as well as the sole shareholder of SS&H Financial Advisors, Inc. Mr. Sinnaeve is registered in the state of Michigan as an Investment Adviser Representative.

Item 3 – Disciplinary Information

Mr. Sinnaeve has not had any civil or criminal actions brought against him.

Mr. Sinnaeve has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Mr. Sinnaeve has not had any proceedings before a self-regulatory organization.

Mr. Sinnaeve has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4 – Other Business Activities

Mr. Sinnaeve is not engaged in any investment-related businesses outside of SS&H Financial Advisors, Inc.

Mr. Sinnaeve does not have any applications pending to register with a broker-dealer or other investment firm. Mr. Sinnaeve does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mr. Sinnaeve does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5 – Additional Compensation

Mr. Sinnaeve does not receive any additional compensation beyond his salary for providing advisory services.

Item 6 – Supervision

Mr. Sinnaeve is the President and Chief Compliance Officer. He can be reached at (248) 538-9755. The shareholder and officers of SS&H work collaboratively to provide investment advice to clients and serve as a supervisory committee.

Gerald R. DeHondt

Item 2 – Educational Background and Business Expertise

Mr. DeHondt joined SS&H Financial Advisors, Inc. in December 2019, after Jerrmar Capital Management, Inc. of which Mr. DeHondt was the President, merged with SS&H Financial Advisors, Inc.

Mr. DeHondt provides investment management or other investment services to our clients. Mr. DeHondt was born in 1942. He graduated from Wayne State University (Bachelor of Science in Management), St. John's University (MBA in Finance and Advanced Professional Certificate in Accounting), New York University (MBA in Management), and Oakland University (Certificate in Financial Planning).

Mr. DeHondt earned a Chartered Financial Analyst (CFA) designation in 1980. According to the CFA Institute, to be awarded the CFA charter one must have four years of qualified investment experience, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The disciplines of study include accounting, economics, ethics, equity analysis, fixed income analysis, portfolio management and statistics. The CFA Institute describes the CFA designation as follows: "First introduced in 1963, the Chartered Financial Analyst designation, or CFA charter, has become the most respected and recognized investment credential in the world."

Mr. DeHondt founded Jerrmar Capital Management, Inc. in 2004 where he worked continually until the merger.

Item 3 – Disciplinary Information

Mr. DeHondt has not had any civil or criminal actions brought against him.

Mr. DeHondt has not had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Mr. DeHondt has not had any proceedings before a self-regulatory organization.

Mr. DeHondt has not had proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4 – Other Business Activities

Mr. DeHondt is not engaged in any investment-related businesses outside SS&H Financial Advisors, Inc., nor does he have any applications pending to register with a broker-dealer or other investment firm. Mr. DeHondt does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mr. DeHondt does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5 – Additional Compensation

Mr. DeHondt does not receive any additional compensation beyond his salary for providing advisory services.

Item 6 – Supervision

Mr. DeHondt is an Executive Vice President of the firm. He can be reached at (248) 538-9755. The shareholder and officers of SS&H work collaboratively to provide investment advice to clients and serve as a supervisory committee.