

Item 1 Cover Page

A.

James Joseph Roman, Jr.

Main Street Financial Life Advisors, LLC[®]

ADV Part 2B, Brochure Supplement
Dated: March 30, 2023

Contact: J. Joseph Roman, Chief Compliance Officer
212 W. Route 38, Suite 600
Moorestown, New Jersey 08057

B.

This brochure supplement provides information about James Joseph Roman, Jr. that supplements the Main Street Financial Life Advisors, LLC[®] brochure. You should have received a copy of that brochure. Please contact J. Joseph Roman, Chief Compliance Officer if you did *not* receive Main Street Financial Life Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about James Joseph Roman, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

James Joseph Roman, Jr. was born in 1962. Mr. Roman graduated from La Salle University, with a degree in Business Administration in 1984. He graduated from Widener University, with a MS degree in Taxation in 1991. Mr. Roman has been a Managing Member of Main Street Financial Life Advisors, LLC[®] since May 1999. He has also been a Managing Member of Roman & Kulpa, LLC since January 2007, and an investment adviser representative of Carson Partners (a division of CWM, LLC) since February 2021.

Mr. Roman has held the designation of Certified Public Accountant ("CPA") since 1990. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of

experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Mr. Roman has been designated as a Personal Financial Specialist (“PFS”) since 1999. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Mr. Roman has been a Certified Exit Planning Advisor (CEPA) since 2022. The Certified Exit Planning Advisor (CEPA) Program is taught by nationally recognized experts in the field of exit planning; this 5-day executive MBA style program and includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners.

Continuing Education Credits are offered for six major professionals associations, including CPA and the CFP® mark, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Roman also serves as an investment adviser representative of Carson Partners (a division of CWM, LLC), an unaffiliated SEC registered investment advisor firm. Mr. Roman may refer certain clients to *CWM* for advisory services. No client is under any obligation to engage the services of *CWM*. **The Registrant's Chief Compliance Officer, J. Joseph Roman, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Certified Public Accountant (CPA).** J. Joseph Roman is the Managing Member of Roman & Kulpa, LLC ("*R & K*") a certified public accounting firm. To the extent that *R & K* provides accounting and/or tax preparation services to any clients, including clients of the Registrant, all such services shall be performed by *R & K*, in its individual professional capacity, independent of the Registrant, for which services Registrant shall not receive any portion of the fees charged by *R & K*, referral or otherwise. It is expected that the members of *R & K*, solely incidental to their respective practices as Certified Public Accountants with *R & K*, shall recommend the Registrant's services to certain of *R & K*'s clients. *R & K* is not involved in providing investment advice on behalf of the Registrant, nor does *R & K* hold itself out as providing advisory services on behalf of the Registrant.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, J. Joseph Roman, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Roman also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Roman at (856) 234-3550.

Item 7 State-Registered Investment Advisors

- A. Mr. Roman has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Roman has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Matthew Joseph Kulpa

Main Street Financial Life Advisors, LLC[®]

ADV Part 2B, Brochure Supplement

Dated: March 30, 2023

Contact: J. Joseph Roman, Chief Compliance Officer

212 W. Route 38, Suite 600

Moorestown, New Jersey 08057

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This brochure supplement provides information about Matthew Joseph Kulpa that supplements the Main Street Financial Life Advisors, LLC[®] brochure. You should have received a copy of that brochure. Please contact J. Joseph Roman, Chief Compliance Officer if you did *not* receive Main Street Financial Life Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Joseph Kulpa is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Matthew Joseph Kulpa was born in 1984. Mr. Kulpa graduated from LaSalle University in 2006, with a Bachelor of Science degree in Business Administration and in 2015, with a Master of Business Administration degree. Mr. Kulpa has been employed by Main Street Financial Life Advisors, LLC[®] since January of 2011 and is currently a wealth advisor. Mr. Kulpa has also been employed by Roman & Kulpa since July of 2009 and is currently a Principal. From June of 2006 to May of 2009, Mr. Kulpa was an associate at PricewaterhouseCoopers.

Mr. Kulpa has held the designation of Certified Public Accountant ("CPA") since 2011. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of

experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Kulpa also serves as an investment adviser representative of Carson Partners (a division of CWM, LLC), an unaffiliated SEC registered investment advisor firm. Mr. Kulpa may refer certain clients to *CWM* for advisory services. No client is under any obligation to engage the services of *CWM*. **The Registrant's Chief Compliance Officer, J. Joseph Roman, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Certified Public Accountant (CPA).** Mr. Kulpa, in his individual capacity, is a certified public accountant, and may recommend his tax preparation and/or accounting services. To the extent a client determines to engage Mr. Kulpa to provide tax preparation and/or accounting services, such services shall be provided by Mr. Kulpa in his individual capacity as a certified public accountant. **Conflict of Interest:** The recommendation by Mr. Kulpa that a client elect his accounting services presents a *conflict of interest*, as the receipt of fees for accounting services may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Mr. Kulpa for accounting services. Clients are reminded that they may elect to obtain accounting services recommended by Mr. Kulpa through other non-affiliated certified public accountants. **The Registrant's Chief Compliance Officer, J. Joseph Roman, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, J. Joseph Roman, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Roman also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Roman at (856) 234-3550.

Item 7 State-Registered Investment Advisors

- A. Mr. Kulpa has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Kulpa has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Joel Matthew Davis

Main Street Financial Life Advisors, LLC[®]

ADV Part 2B, Brochure Supplement

Dated: March 30, 2023

Contact: J. Joseph Roman, Chief Compliance Officer

212 W. Route 38, Suite 600

Moorestown, New Jersey 08057

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This brochure supplement provides information about Joel Matthew Davis that supplements the Main Street Financial Life Advisors, LLC[®] brochure. You should have received a copy of that brochure. Please contact J. Joseph Roman, Chief Compliance Officer if you did *not* receive Main Street Financial Life Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Joel Matthew Davis is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Joel Matthew Davis was born in 1983. Mr. Davis graduated from the University of Minnesota at Twin Cities in 2017, with a Bachelor of Arts degree in Political Science. Mr. Davis has been employed by Main Street Financial Life Advisors, LLC[®] since October 2019 and is currently an associate wealth advisor. From November 2016 to October 2019, Mr. Davis was a registered representative at Wells Fargo Clearing Services, LLC and from March 2016 to October 2019, he was also a regional bank private banker at Wells Fargo Bank NA. From June 2014 to November 2016, Mr. Davis was a registered representative at Wells Fargo Advisors, LLC and from December 2012 to March 2016, Mr. Davis was a personal banker at Wells Fargo Bank NA.

Mr. Davis is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER[™] professional or a CFP[®] professional, and he may use these and CFP

Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Davis also serves as an investment adviser representative of Carson Partners (a division of CWM, LLC), an unaffiliated SEC registered investment advisor firm. Mr. Davis may refer certain clients to *CWM* for advisory services. No client is under any obligation to engage the services of *CWM*. **The Registrant's Chief Compliance Officer, J. Joseph Roman, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Licensed Insurance Agent.** Mr. Davis, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Davis to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Davis that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Davis. Clients are reminded that they may purchase insurance products recommended by Mr. Davis through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, J. Joseph Roman, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, J. Joseph Roman, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Roman also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Roman at (856) 234-3550.

Item 7 State-Registered Investment Advisors

- A. Mr. Davis has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Davis has never been the subject of a bankruptcy petition.