

FORM ADV PART 2A DISCLOSURE BROCHURE

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This brochure provides information about the qualifications and business practices of OpenAir Financial, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 816-416-6647. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about OpenAir Financial, LLC (CRD #300362) is available on the SEC's website at www.adviserinfo.sec.gov

OCTOBER 4, 2023

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on January 25, 2023, the following changes have been made:

- Item 4 to update the assets under management for the firm.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes ii

Annual Update ii

Material Changes since the Last Update..... ii

Full Brochure Available..... ii

Item 3: Table of Contents..... iii

Item 4: Advisory Business 1

Firm Description 1

Types of Advisory Services 1

Client Tailored Services and Client Imposed Restrictions..... 1

Wrap Fee Programs..... 1

Client Assets under Management 1

Item 5: Fees and Compensation 2

Method of Compensation and Fee Schedule..... 2

Client Payment of Fees 3

Additional Client Fees Charged..... 3

Prepayment of Client Fees 3

External Compensation for the Sale of Securities to Clients..... 3

Item 6: Performance-Based Fees and Side-by-Side Management..... 3

Sharing of Capital Gains 3

Item 7: Types of Clients 4

Description 4

Account Minimums 4

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 4

Methods of Analysis..... 4

Investment Strategy 4

Security Specific Material Risks..... 4

Item 9: Disciplinary Information..... 6

Criminal or Civil Actions 6

Administrative Enforcement Proceedings 6

Self- Regulatory Organization Enforcement Proceedings	6
Item 10: Other Financial Industry Activities and Affiliations	7
Broker-Dealer or Representative Registration	7
Futures or Commodity Registration	7
Material Relationships Maintained by this Advisory Business and Conflicts of Interest	7
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	7
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	7
Code of Ethics Description	7
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest....	8
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest ...	8
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest	8
Item 12: Brokerage Practices	8
Factors Used to Select Broker-Dealers for Client Transactions	8
Aggregating Securities Transactions for Client Accounts.....	9
Item 13: Review of Accounts	10
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved	10
Review of Client Accounts on Non-Periodic Basis	10
Content of Client Provided Reports and Frequency.....	10
Item 14: Client Referrals and Other Compensation	10
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest.....	10
Advisory Firm Payments for Client Referrals.....	10
Item 15: Custody.....	10
Account Statements.....	10
Item 16: Investment Discretion	11
Discretionary Authority for Trading.....	11
Item 17: Voting Client Securities	11
Proxy Votes	11
Item 18: Financial Information	11
Balance Sheet	11

Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	11
Bankruptcy Petitions during the Past Ten Years.....	11

Item 19: Requirements for State Registered Advisors Error! Bookmark not defined.

Principal Executive Officers and Management Persons	Error! Bookmark not defined.
Outside Business Activities.....	Error! Bookmark not defined.
Performance Based Fee Description.....	Error! Bookmark not defined.
Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons.....	Error! Bookmark not defined.

Brochure Supplement (Part 2B of Form ADV) 2

Principal Executive Officer – Stewart Fields, CFP®.....	2
Item 2 - Educational Background and Business Experience	2
Item 3 - Disciplinary Information	3
Item 4 - Other Business Activities Engaged In.....	3
Item 5 - Additional Compensation.....	4
Item 6 - Supervision	4
Item 7 - Requirements for State-Registered Advisors	Error! Bookmark not defined.

Brochure Supplement (Part 2B of Form ADV) 6

Jonathan Lawton, CFP®	6
Item 2 - Educational Background and Business Experience	6
Item 3 - Disciplinary Information	7
Item 4 - Other Business Activities Engaged In.....	8
Item 5 - Additional Compensation.....	8
Item 6 - Supervision	8
Item 7 - Requirements for State-Registered Advisors	Error! Bookmark not defined.

Brochure Supplement (Part 2B of Form ADV) 10

Christopher Massenburg.....	10
Item 2 - Educational Background and Business Experience	10
Item 3 - Disciplinary Information	11
Item 4 - Other Business Activities Engaged In.....	11
Item 5 - Additional Compensation.....	11
Item 6 - Supervision	11
Item 7 - Requirements for State-Registered Advisors	Error! Bookmark not defined.

Item 4: Advisory Business

Firm Description

OpenAir Financial, LLC ("OpenAir") was founded in 2018. Stewart Fields is 34% owner, Christopher Massenburg is 33% owner, and Jonathan Lawton is 33% owner.

Types of Advisory Services

ASSET MANAGEMENT

OpenAir offers discretionary asset management services to advisory Clients. OpenAir will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize OpenAir discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, a thorough review of all applicable topics including but not limited to, Wills, Estate Plans and Trusts, Investments, Taxes, Qualified Plans, Insurance, Retirement Income, Social Security, and College Planning will be reviewed. If a conflict of interest exists between the interests of OpenAir and the interests of the Client, the Client is under no obligation to act upon OpenAir's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through OpenAir. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation.

SEMINARS AND WORKSHOPS

OpenAir holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

OpenAir does not sponsor any wrap fee programs.

Client Assets Under Management

OpenAir has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$151,000,000	\$0	September 15, 2023

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

OpenAir offers discretionary direct asset management services to advisory Clients. OpenAir charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
\$0 - \$500,000	1.50%	.375%
\$500,001 - \$1,000,000	1.25%	.313%
\$1,000,001 - \$2,000,000	1.00%	.250%
2,000,001 - \$5,000,000	0.80%	.200%
Amounts over \$5,000,001	Negotiable	

This is a tiered or breakpoint fee schedule, the entire portfolio is charged the same asset management fee. For example, a Client with \$750,000 under management would pay \$9,375 on an annual basis. $\$750,000 \times 1.25\% = \$9,375$. The quarterly fee would be \$2347.50 ($\$750,000 \times .313\% = \2347.50)

The annual fee may be negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of the previous quarter. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to OpenAir. Additionally, all unearned fees will be refunded to the Client. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

FINANCIAL PLANNING AND CONSULTING

OpenAir charges a fixed fee for financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to OpenAir. OpenAir reserves the right to waive the fee should the Client implement the plan through OpenAir.

FIXED FEES

Financial Planning Services are offered based on a flat fee of \$5000.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

SEMINARS AND WORKSHOPS

OpenAir holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given.

OpenAir does not charge a fee for attendance to these seminars.

Client Payment of Fees

Investment management fees are billed quarterly in advance, meaning that we invoice you before the billing period. Fees are usually deducted from a designated Client account to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

OpenAir, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transaction fees, postage and handling and miscellaneous fees.

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

OpenAir does not require any prepayment of fees of more than \$1200 per Client and six months or more in advance.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery

Investment management fees are billed quarterly in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to OpenAir.

External Compensation for the Sale of Securities to Clients

OpenAir does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of OpenAir.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

OpenAir does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for OpenAir to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

OpenAir generally provides investment advice to individuals, high net worth individuals, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

OpenAir does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods will include fundamental analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

In developing a financial plan for a Client, OpenAir's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to OpenAir. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, and trading.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with OpenAir:

- *Market Risk:* The prices of securities held by mutual funds in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is

above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which Client invests.

- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

Item 9: Disciplinary Information

Criminal or Civil Actions

OpenAir and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

OpenAir and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

OpenAir and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of OpenAir or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

OpenAir is not registered as a broker-dealer and no affiliated representatives of OpenAir are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither OpenAir nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Members Stewart Fields, Jonathan Lawton and Christopher Massenburg have an affiliated business as insurance agents with OpenAir Advisory, LLC. Approximately 10% of their time is spent on this activity. They will offer Clients services from this activity. As insurance agents, they may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

OpenAir does not select or recommend other investment advisors.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of OpenAir have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of OpenAir affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of OpenAir. The Code reflects OpenAir and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

OpenAir's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of OpenAir may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

OpenAir's Code is based on the guiding principle that the interests of the Client are our top priority. OpenAir's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

OpenAir will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

OpenAir and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

OpenAir and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide OpenAir with copies of their brokerage statements.

The Chief Compliance Officer of OpenAir is Stewart Fields. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

OpenAir does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide OpenAir with copies of their brokerage statements.

The Chief Compliance Officer of OpenAir is Stewart Fields. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

OpenAir may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the Client's choosing. OpenAir will select appropriate brokers based on a number

of factors including but not limited to their relatively low transaction fees and reporting ability. OpenAir relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by OpenAir.

- *Directed Brokerage*

In circumstances where a Client directs OpenAir to use a certain broker-dealer, OpenAir still has a fiduciary duty to its Clients. The following may apply with Directed Brokerage: OpenAir's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among Clients and conflicts of interest arising from brokerage firm referrals.

- *Best Execution*

Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by OpenAir from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, OpenAir receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of OpenAir. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when OpenAir receives soft dollars. This conflict is mitigated by the fact that OpenAir has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

OpenAir utilizes the services of custodial broker dealers. Economic benefits are received by OpenAir which would not be received if OpenAir did not give investment advice to Clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to OpenAir's accounts, ability to conduct "block" Client trades, electronic download of trades, balances and positions, duplicate and batched Client statements, and the ability to have advisory fees directly deducted from Client accounts.

Aggregating Securities Transactions for Client Accounts

OpenAir is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of OpenAir. All Clients participating in the aggregated order

shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of OpenAir. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target bans of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, OpenAir suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by OpenAir's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

OpenAir does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

OpenAir does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by OpenAir.

OpenAir is deemed to have constructive custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of OpenAir.

Item 16: Investment Discretion

Discretionary Authority for Trading

OpenAir requires discretionary authority to manage securities accounts on behalf of Clients. OpenAir has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

OpenAir does not allow restrictions to be placed on Client accounts as it may not allow OpenAir to effectively manage the Client account.

The Client approves the custodian to be used and the commission rates paid to the custodian. OpenAir does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

OpenAir does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, OpenAir will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because OpenAir does not serve as a custodian for Client funds or securities and OpenAir does not require prepayment of fees of more than \$1200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

OpenAir has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

OpenAir has not had any bankruptcy petitions in the last ten years.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Stewart Fields, CFP®

OpenAir Financial, LLC

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Email: stewart@openairadvisers.com

Website: OpenAirFinancial.com

This brochure supplement provides information about Stewart Fields and supplements the OpenAir Financial, LLC brochure. You should have received a copy of that brochure. Please contact Stewart Fields if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Stewart Fields (CRD #5881621) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 4, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Stewart Fields, CFP®

- Year of birth: 1987
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Item 2 - Educational Background and Business Experience

Educational Background:

- University of Missouri; BSBA-Finance; May 2010

Business Experience:

- OpenAir Financial, LLC; Investment Advisor Representative; 03/2019 – Present
- OpenAir Financial, LLC; Managing Member; 01/2019 – Present
- OpenAir Advisory, LLC; Owner/Insurance Agent, 01/2019 - Present
- Lake Point Wealth Management, LLC; Advisor; 05/2016 – 03/2019
- Lake Point Wealth Management, LLC; Associate; 09/2015 – 05/2016
- 360 Wealth Management, LLC; Advisor; 09/2014 – 09/2015
- LPL Financial LLC; Advisor; 08/2014 – 09/2015
- United Capital Financial Advisers; Advisor; 02/2013 – 07/2014
- Girard Securities, INC; Advisor; 10/2011 – 07/2014
- LPL Financial LLC; Investment Advisor Representative; 09/2011 – 11/2011
- LPL Financial LLC; Registered Representative; 05/2011 – 11/2011
- LPL Financial LLC; Associate; 01/2011 – 05/2011
- Spectrum Financial Group; Financial Associate; 05/2010 – 01/2011
- University of Missouri; Student; 05/2005 – 05/2010

Professional Certifications

Mr. Fields has earned certifications and credentials that are required to be explained in further detail.

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.

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.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Managing Member Stewart Fields has a financial affiliated business as an insurance agent with OpenAir Advisory, LLC. Approximately 10% of his time is spent on these activities. He will offer Clients services from those activities. As an insurance agent, he may receive separate yet typical compensation.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm’s fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing. See

Item 5 - Additional Compensation

Stewart Fields receives commissions on the insurance he sells. He does not receive any performance-based fees.

Item 6 - Supervision

Stewart Fields is Chief Compliance Officer of OpenAir he is responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at stewart@openairadvisers.com or 816-416-6647.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Jonathan Lawton, CFP®

OpenAir Financial, LLC

Main Office Address:

165 S. Kimball Avenue
Southlake, TX 76092
Tel: 214-233-6059

Additional Office Addresses:

749 Justin Road
Rockwall, TX 75087
Tel: 469-402-3030

1000 Texan Trail, #219
Grapevine, TX 76051
Tel: 972-358-9900

17000 Dallas Parkway
Suite 102
Dallas, TX 75248

2435 N. Central Expressway
12th Floor
Richardson, TX 75080

Email: jon@openairadvisers.com

Website: www.OpenAirFinancial.com

This brochure supplement provides information about Jonathan Lawton and supplements the OpenAir Financial, LLC brochure. You should have received a copy of that brochure. Please contact Jonathan Lawton if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Lawton (CRD #5046284) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 4, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Jonathan Lawton, CFP®

- Year of birth: 1980
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Item 2 - Educational Background and Business Experience

Educational Background:

- Southern Methodist University; Certified Financial Planner®; 2009
- Baylor University; Bachelor of Business Administration in Business; 2003

Business Experience:

- OpenAir Financial, LLC; Member/Investment Advisor Representative; 05/2019 - Present
- OpenAir Advisory, LLC; Insurance Agent; 05/2019 – Present
- Lake Point Advisory Group; Insurance Agent; 05/2014 - 05/2019
- Lake Point Wealth Management, LLC; Investment Advisor Representative; 05/2014 - 05/2019
- G.F. Investment Services; Registered Representative; 12/2015 - 12/2018
- Unemployed; 02/2014 - 05/2014
- Comerica; Investment Advisor Representative/Registered Representative; 08/2011 - 02/2014
- Unemployed; 01/2011 - 08/2011
- Wells Fargo Investments, LLC; Investment Advisor Representative; 01/2006 - 01/2011
- Wells Fargo Investments, LLC; Registered Representative; 11/2005 - 01/2011
- Wells Fargo Investments, LLC; Sales Director; 08/2007 - 08/2010
- Wells Fargo Bank, N.A.; Market Growth & Development Consultant; 08/2007 - 08/2010
- Wells Fargo Investments, LLC; Licensed Banker; 10/2005 - 08/2007
- Wells Fargo Bank, N.A.; Banker; 03/2003 - 08/2007

Professional Certifications

Mr. Lawton has earned certifications and credentials that are required to be explained in further detail.

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- 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.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Mr. Lawton has a financial affiliated business as an insurance agent with OpenAir Advisory, LLC. Approximately 10% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 - Additional Compensation

Jonathan Lawton receives commissions on the insurance he sells. He does not receive any performance-based fees.

Item 6 - Supervision

Jonathan Lawton is supervised by Stewart Fields, Chief Compliance Officer. He reviews Jonathan's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions. Mr. Fields can be reached at stewart@openairadvisers.com or 816-416-6647.

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Christopher Massenburg, CRPC®

OpenAir Financial, LLC

Main Office Address:

165 S. Kimball Avenue
Southlake, TX 76092
Tel: 214-233-6059

Additional Office Addresses:

749 Justin Road
Rockwall, TX 75087
Tel: 469-402-3030

1000 Texan Trail, #219
Grapevine, TX 76051
Tel: 972-358-9900

17000 Dallas Parkway
Suite 102
Dallas, TX 75248

2435 N. Central Expressway
12th Floor
Richardson, TX 75080

Email: chris@openairadvisers.com

Website: www.OpenAirFinancial.com

This brochure supplement provides information about Christopher Massenburg and supplements the OpenAir Financial, LLC brochure. You should have received a copy of that brochure. Please contact Christopher Massenburg if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Massenburg (CRD #5787134) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 4, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Christopher Massenburg

- Year of birth: 1986
-

Item 2 - Educational Background and Business Experience

Business Experience:

- OpenAir Financial, LLC; Member/Investment Advisor Representative; 05/2019 - Present
- OpenAir Advisory, LLC; Insurance Agent; 05/2019 - Present
- Lake Point Wealth Management, LLC; Investment Advisor Representative 06/2015 - 05/2019
- Lake Point Advisory Group, LLC; Insurance Agent; 05/2014 - 05/2019
- Riddle Brother's Roofing; Sales/Project Manager; 04/2015 - 12/2016
- J.P. Morgan Securities, LLC; Registered Representative; 10/2012 - 06/2014
- J.P. Morgan Securities, LLC; Investment Banker; 05/2010 - 05-2014
- 3 Aces Casino Parties; Dealer; 05/2013 - 10/2013
- Herbalife; Account Representative/Sales; 03/2013 - 05/2013
- Chase Investment Services; Registered Representative; 06/2010 - 10/2012
- Unemployed; 02/2010 - 05/2010
- CPI Office Supply; Sales; 10/2009 - 02/2010
- Boots and Coots; Ground Hand; 12/2008 - 10/2009

Professional Certifications

Mr. Massenburg has earned certifications and credentials that are required to be explained in further detail.

Chartered Retirement Planning CounselorSM (CRPC[®]): Chartered Retirement Planning Counselor is a designation granted by the College for Financial Planning. CRPC[®] certification requirements:

- Successfully complete the program.
- Pass the final exam.
- Comply with the Code of Ethics.
- When you achieve your CRPC[®] designation, you must complete 16 hours of continuing education.
- Reaffirm to abide by the Standards of Professional Conduct.
- Pay a biennial renewal fee.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Mr. Massenburg has a financial affiliated business as an insurance agent with OpenAir Advisory, LLC. Approximately 10% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 - Additional Compensation

Christopher Massenburg receives commissions on the insurance he sells. He does not receive any performance-based fees.

Item 6 - Supervision

Christopher Massenburg is supervised by Stewart Fields, Chief Compliance Officer. He reviews Christopher's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions. Mr. Fields can be reached at stewart@openairadvisers.com or 816-416-6647.