

## Item 1 Cover Page

A.

### **William Scott Blakemore**

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 2, 2022

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

**This Brochure Supplement provides information about William Scott Blakemore that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Daniel Kurtz, Chief Compliance Officer, if you did *not* receive GuideStream Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about William Scott Blakemore is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

William Scott Blakemore was born in 1972. Mr. Blakemore graduated from Purdue University in 1995, with a Bachelor of Science degree in Business Management and a Minor in Finance. Mr. Blakemore has been employed as an investment adviser representative of GuideStream Financial, Inc. since November of 2009. Since 2019 Mr. Blakemore has held the designation of Certified Kingdom Advisor (CKA). From January 2009 to October 2009, Mr. Blakemore was a Financial Planning Associate of King Trust Co and from January 2003 to December of 2008, Mr. Blakemore was employed as a Manager of Gilbert Chocolates.

## Item 3 Disciplinary Information

None.

#### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. William Blakemore is a principal in OpticEdge an outdoor digital sign company. Their products are utilized by retailers (used cars, RVs, boats, restaurants etc.) and professionals (doctors, dentists, etc.) and institutions (banks, townships, churches, etc.). They sell directly throughout the United States and through a wholesale network. Scott Blakemore is a minority owner in OpticEdge and works with the marketing team as a consultant on an as-needed basis. Currently, the income he receives from this venture is minimal.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act of 1940 (the "*Act*"). The Registrant's Chief Compliance Officer, Daniel Kurtz, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kurtz at (517) 750-2727.

## Item 1 Cover Page

A.

### **Kirk A. Hoffman**

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 2, 2022

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

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**This Brochure Supplement provides information about Kirk A. Hoffman that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Daniel Kurtz, Chief Compliance Officer, if you did *not* receive GuideStream Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kirk A. Hoffman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Kirk A. Hoffman was born in 1964. Mr. Hoffman graduated from Western Michigan University in 1986, with a Bachelor of Business Administration degree. Mr. Hoffman has been employed as Vice President – Financial Planning of GuideStream Financial, Inc. since November of 2009. From 2000 to 2009, Mr. Hoffman was an employee of King Trust Co. (Director of Financial Planning, 2000-2003; Vice President Investment Services, 2003-2004; Vice President Planning Services, 2004-2009).

Mr. Hoffman has held the designation of Chartered Life Underwriter (CLU®) since 1996. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. This designation has an ongoing continued education requirement.

Mr. Hoffman has been a CERTIFIED FINANCIAL PLANNER™ since 2003. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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. Currently, more than 90,000 individuals have obtained CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual’s CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Mr. Hoffman has held the designation of Chartered Financial Consultant (ChFC®) since 2007. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. This designation has an ongoing continued education requirement.

Mr. Hoffman has held the designation of Chartered Advisor for Senior Living (CASL®) since 2010. CASL® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take five academic courses each followed by an exam. The courses and exams cover topics in retirement issue, investing, health/long-term care financing, and estate planning. This designation has an ongoing continued education requirement.

Mr. Hoffman has held the designation of Chartered Retirement Planning Counselor (CRPC®) since 2019. CRPC® is a financial planning designation conferred by The College for Financial Planning. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Mr. Hoffman has held the designation of Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS) since April 2020. The College of Financial Planning® awards the CRPS designation to applicants who complete the CRPS professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPS designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Hoffman has held the designation of Accredited Wealth Management Advisor<sup>SM</sup> (“AWMA®”) since 2022. AWMA® is a professional designation administered by the College for Financial Planning®. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Hoffman, 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. Hoffman to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hoffman 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. Hoffman. Clients are reminded that they may purchase insurance products recommended by Mr. Hoffman through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Daniel Kurtz, 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 the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act of 1940 (the "*Act*"). The Registrant's Chief Compliance Officer, Daniel Kurtz, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kurtz at (517) 750-2727.

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A.

**Caitlin Anne Koppelman**

GuideStream Financial, Inc.

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Dated: March 2, 2022

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

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**This Brochure Supplement provides information about Caitlin Anne Koppelman that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Daniel Kurtz, Chief Compliance Officer, if you did *not* receive GuideStream Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Caitlin Anne Koppelman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Caitlin Anne Koppelman was born in 1986. Ms. Koppelman graduated from Spring Arbor University in 2008, with a Bachelor of Arts degree in Liberal Arts. From June of 2014 to the present, Ms. Koppelman has been an investment advisor for GuideStream Financial, Inc. Since 2019 Ms. Koppelman has held the designation of Financial Services Certified Professional (FSCP). Also from July 2015 through September 2018, Ms. Koppelman served as Operations Manager. From September of 2010 to June 2014, Ms. Koppelman was a client service administrator of GuideStream Financial, Inc. From January of 2006 to September of 2010, Ms. Koppelman was a teacher assistant of Spring Arbor Cherubs Preschool. From September of 2007 to May of 2009, Ms. Koppelman was a pre-teen ministry director of Spring Arbor Free Methodist Church.

## Item 3 Disciplinary Information

None.

#### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Ms. Koppelman, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Koppelman to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Koppelman 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 Ms. Koppelman. Clients are reminded that they may purchase insurance products recommended by Ms. Koppelman through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Daniel Kurtz, 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 the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act of 1940 (the "*Act*"). The Registrant's Chief Compliance Officer, Daniel Kurtz, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kurtz at (517) 750-2727.