

## Item 1 Cover Page

A.

### **William Scott Blakemore**

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: December 15, 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: December 15, 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<sup>®</sup>) since 1996. CLU<sup>®</sup> 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 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](http://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.

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 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.

Mr. Hoffman has held the designation of Master Planner Advanced Studies<sup>SM</sup> (MPAS<sup>SM</sup>) since 2022. Individuals who hold the MPAS<sup>SM</sup> designation have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. 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 40 hours of content-specific continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure 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.

## Item 1 Cover Page

A.

### **Caitlin Anne Koppelman**

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: December 15, 2022

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

**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.

Ms. Koppelman has held the designation of Accredited Asset Management Specialist (AAMS®) since 2022. The AAMS® is awarded by the College for Financial Planning® to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use

of the AAMS<sup>®</sup> designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS<sup>®</sup> designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

### 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.



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A.

### **Jennifer Darlene DeBiasi**

GuideStream Financial, Inc.

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Dated: December 15, 2022

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

**This Brochure Supplement provides information about Jennifer Darlene DeBiasi 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 Jennifer Darlene DeBiasi is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Jennifer Darlene DeBiasi was born in 1974. Ms. DeBiasi graduated from Spring Arbor College in 1996, with a Bachelor of Business Administration degree and in 2000 from Spring Arbor University with an MBA degree. Ms. DeBiasi has been a Financial Paraplanner of GuideStream Financial, Inc. since December 2021. From 2010 through 2021, Ms. DeBiasi served in various (unpaid) leadership roles with Community Bible Study, including Teaching Director and Associate Teaching Director.

## 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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Item 1 Cover Page**

A.

**Ridge Edwards Foco**

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: December 15, 2022

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

**This Brochure Supplement provides information about Ridge Edwards Foco 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 Ridge Edwards Foco is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Ridge Edwards Foco was born in 2000. Mr. Foco graduated from Spring Arbor University in 2022, with a Bachelor of Science degree in Finance. Mr. Foco has been a Financial Planner with GuideStream Financial, Inc. since July 2022 and was a full time student prior to that.

**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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

## **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.