

Privacy Policy

Effective Date: February 24, 2019

This Privacy Policy sets forth how personal information is collected and used that is provided on the Internet Web site located at farther.com (the "Site") and our mobile application (collectively, "Farther"). Unless otherwise indicated, this Privacy Policy only applies to personal information collected through Farther by Farther, LLC, or any of its affiliates (together, for purposes hereof, "Farther"). By using Farther, you agree to be bound by this Privacy Policy and our Terms of Use, as they may be amended from time to time in the future (see "Change to this Privacy Policy" below).

Farther is committed to maintaining the confidentiality, integrity and security of any personal information about our users. This Privacy Policy explains how we protect personal information provided through the Farther and how we use that information in connection with our service offered through Farther (the "Service"). "Personal information" for purposes of this Privacy Policy means information that identifies you, such as your name, address, phone number, fax number or email address. Farther stresses its privacy and security standards to guard against identity theft and provide security for your personal information. We regularly re-evaluate our privacy and security policies and adapt them as necessary to deal with new challenges.

Personal Information Collected

We collect the following personal information from you:

- contact information such as name, email address, mailing address, phone number;
- billing information such as credit card number, and billing address;
- financial information such as bank or brokerage account numbers, types of investments;
- Social Security number;
- driver's license number;
- unique identifiers such as user name, account number, password;
- preferences information such as product wish lists and marketing preferences;
- and



- demographic information such as age, education, gender, interests, and zip code.

When you visit the Site or download and use our Services, we may automatically collect certain information sent to us by your computer, mobile device, or any other device. This information may include the type of device you use, operating system, the device identifier (or "UDID"), your IP address, location, mobile network information, and standard web log information, such as your browser type traffic to and from our site, the pages you accessed on our website, and other available information. We may also collect information about your use and interaction with the Site, our mobile application, or our Services. For example, we may evaluate your computer, mobile phone, or other access device to identify any malicious software or activity that may affect the availability of the Services. When you use the Services, we may also store information based on your usage history. This includes, but is not limited to, details of your purchases, content you viewed, event information, click stream information, and cookies that may uniquely identify your browser or your account.

Information Sharing

Farther uses and discloses your personal information only as follows:

- to analyze site usage and improve the Service;
- to deliver to you any administrative notices, alerts, and communications relevant to your use of the Service;
- to fulfill your requests for certain products and services;
- for market research, project planning, troubleshooting problems, and detecting and protecting against error, fraud, or other criminal activity;
- to third-party contractors that provide services to Farther and are bound by these same privacy restrictions;
- to enforce Farther's Terms of Use; and
- as otherwise set forth in this Privacy Policy.

In addition, we may, from time to time, offer promotions with various businesses, websites, mobile applications or third parties, which may include opportunities for you to earn deposits within your Farther account. Each such promotion will be subject to and governed by our Terms of Use, this Privacy Policy, and any applicable rules or terms and conditions we may post online, post in our mobile application, include within e-mail or other communications, or otherwise make available to you. To the extent you elect to participate in any such promotion or otherwise make any purchase subject to a



promotion, we may share personal information such as name, e-mail address, purchase dates, and other related information with the applicable third party for the limited purpose of allowing the parties to make the promotion available and track participation within such promotion.

We may use information you provide to connect you with people you may already know. For example, through our mobile application we may identify contacts within your address book as potential new users of Farther. We may match the contact information you provide to the information provided by other users to improve the Service, including making it easier to find contacts you may refer to Farther that are not already customers.

We may also disclose your personal information as required by law, such as to comply with a subpoena, or similar legal process and when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

If Farther is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.

Third Party Services

Farther uses Plaid Inc. ("Plaid") to gather your data from financial institutions. By using the Service, you grant Farther and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from your relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid [end user privacy policy](#).

User Access and Choice

If the personal information on file for you changes, or if you no longer desire our service, you may correct or update it by making the change on our customer information page or by emailing Farther Customer Service.



We will retain and use your information as necessary to comply with our legal and/or regulatory obligations, resolve disputes, and enforce our agreements.

If you wish to subscribe to our newsletter(s), we will use your name and email address to send the newsletter to you. Out of respect for your privacy, you may choose to stop receiving our newsletter or marketing emails by following the unsubscribe instructions included in these emails, accessing the email preferences in your account settings page or you can contact us at the information below.

Cookies/Tracking Technologies

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We may use cookies on the Site. We do not link the information we store in cookies to any personally identifiable information you submit while on the Site.

We may use both session ID cookies and persistent cookies. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" directory.

If you reject cookies, you may still use the Site, but your ability to use some areas of the Site, such as contests or surveys, may be limited.

The use of cookies by our partners, affiliates, tracking utility company, and/or service providers is not covered by our Privacy Policy. We do not have access or control over these cookies. Our partners, affiliates, tracking utility company, and/or service providers use session ID cookies to make it easier for you to navigate the Site.

We may employ (and/or our third-party advertising partner employs) a software technology called clear gifs or pixels (sometimes known as web beacons or web bugs), that help us better manage content on the Site by informing us what content is effective. Clear gifs or pixels are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs or pixels are embedded invisibly on web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs or pixels to our customers' personally identifiable information.



Security

The security of your personal information is important to us. When you enter sensitive information, such as financial information, on our forms, we encrypt the transmission of that information using secure socket layer technology (SSL).

We follow generally accepted standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security. If you have any questions about security on the Site, please contact us.

Changes to This Privacy Policy

We may update this privacy policy to reflect changes to our information practices. If we make any material changes we will notify you by email or by means of a notice on this Site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

Contact Us

If you have any questions about our Terms of Use, please contact Farther Client Service at:

hello@farther.com



Form ADV Part I

Advisory services provided by Farther Finance Advisors, LLC, an SEC-registered investment advisor. The material presented in this advertisement is for informational purposes only and should not be construed as investment advice. It is not a recommendation of, or an offer to sell or solicitation of an offer to buy, any particular security, strategy or investment product. Investing in securities involves risks, including the potential loss of money, and past performance does not guarantee future results. Historical returns, expected returns, and probability projections are provided for informational and illustrative purposes, and may not reflect actual future performance.



Farther Finance Advisors, LLC

Farther

Form ADV Part 2 Brochure

October 24, 2022

www.farther.com

415-827-7371

This brochure provides information about the qualifications and business practices of Farther Finance Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (415) 827-7371 or compliance@farther.com. 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 Farther Finance Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

References herein to Farther Finance Advisors, LLC as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Item 2 Material Changes

There have been no material or substantial changes to our services, fees or conflicts of interest, since our last Annual Amendment filing, made on March 30, 2021.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that an existing or prospective client may have regarding this Brochure.

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Item 4 Advisory Business

- A. Farther Finance Advisors, LLC (“Farther”) is a limited liability company formed in the state of Delaware. Farther became registered as an Investment Adviser Firm in July 2019. Farther is solely owned by Farther, Inc., and Mr. Matthews and Mr. Genser are Farther’s Principal owners through their indirect ownership.

B.

INVESTMENT ADVISORY SERVICES

Farther typically offers advisory services through a website and mobile application portal (“Platform”) designed to help clients accomplish both near-term and long-term personal finance goals, where both preservation of capital and capital growth are important considerations. Through this Platform, Farther offers an online discretionary investment management service, on a wrap fee basis, designed expressly for investors who want investment advice for a reasonable price and without a significant time commitment.

Specifically, Farther offers clients investment advice on allocations of exchange-traded funds (ETFs) based on personalized information that each client provides via the firm’s Platform. Farther’s investment strategy is based on Modern Portfolio Theory which strives to maximize return relative to risk.

Depending upon the circumstance Farther will craft bespoke portfolio allocations or use a proprietary algorithm to implement model portfolios designed by investment experts with target asset allocations of equity and fixed-income ETFs based on the client’s financial situation, risk tolerance, and time horizon (“Objective”).

Clients who do not wish to use the Platform may also meet directly with several of the firm’s representatives for advisory services.

When a client deposits money, Farther allocates that money to model portfolios based on the client’s goals, which may include saving for emergencies, retirement, large purchases, or general long-term savings. In doing so, Farther constructs a combination of securities purchases to align the client’s account with the corresponding target asset allocation. Upon a client’s request to withdraw money, a combination of securities sales is initiated while continuing to pursue the corresponding target asset allocation.

Clients may manually select one of the target asset allocations other than the one recommended or currently in effect. As clients deposit or withdraw money the corresponding transactions will rebalance to pursue the modified target asset allocation. If the holdings of the account significantly deviate from the newly selected target asset allocation, then Farther will initiate a rebalancing to bring the holdings within an acceptable range of the target asset allocation.

Farther’s algorithm is designed to keep the holdings within each client’s portfolio within a specified range of the target asset allocation, even when the market prices of the ETFs fluctuate. Client holdings are rebalanced and dividends are reinvested automatically. In



general, Farther rebalances whenever the percentage holding of one or more ETFs fluctuates 5% above or below its target allocation.

The rebalancing process is automated and not limited to number or frequency of rebalances. As a result, there is a possibility that Farther may sell overrepresented ETFs and use the proceeds to buy underrepresented ETFs to bring portfolios towards its target allocation without taking into account individual tax consequences or market circumstances.

FARTHER ADVISORS WRAP PROGRAM

Farther sponsors the Farther Advisors Wrap Program (the “Program”) through which it offers all of its discretionary investment management services. The services offered under, and the corresponding terms and conditions pertaining to, the Program are discussed in the Wrap Fee Program Brochure, a copy of which is presented to all prospective Wrap Program participants.

Under the Program, Farther is able to offer participants discretionary investment advisor services, for a single specified annual Program fee, inclusive of trade execution, custody, reporting, account maintenance, investment management fees.

The current annual Program fee generally ranges from 0.35% to 0.80%, depending upon the complexity of the account, the amount of the client assets in the Program and the independent/separately managed accounts utilized by the client’s investment portfolio.

The terms and conditions for client participation in the Program are set forth in detail in the Wrap Fee Program Brochure, which is presented to all prospective Program participants in accordance with disclosure requirements. All prospective Program participants should read both the Brochure and the Wrap Fee Program Brochure, and ask any corresponding questions that they may have, prior to participation in the Program.

As indicated in the Wrap Fee Program Brochure, participation in the Program may cost more or less than purchasing such services separately. When managing a client’s account on a wrap fee basis, Farther shall receive as payment for its asset management services, the balance of the wrap fee after all other non-excluded costs incorporated into the wrap fee have been deducted. As also indicated in the Wrap Fee Program Brochure, the Program fee charged by Farther for participation in the Program may be higher or lower than those charged by other sponsors of comparable wrap fee programs.

Wrap Program-Conflict of Interest. Under Farther’s wrap program, the client generally receives investment advisory services, the execution of securities brokerage transactions, custody and reporting services for a single specified fee. When managing a client’s account on a wrap fee basis, Farther shall receive as payment for its investment advisory services, the balance of the wrap fee after all other costs incorporated into the wrap fee have been deducted.



Because wrap program transaction fees and/or commissions are being paid by Farther to the account custodian/broker-dealer, Farther has an economic incentive to maximize its compensation by seeking to minimize the number of trades in the client's account.

RETIREMENT PLAN SERVICES

Farther also provides retirement plan consulting services, pursuant to which it assists sponsors of self-directed and pooled retirement plans organized under the Employee Retirement Security Act of 1974 ("ERISA"). The terms and conditions of the engagement shall be set forth in the agreement between Farther and the plan sponsor.

If the plan sponsor engages Farther in a ERISA Section 3(21) capacity, Farther will assist with the selection and/or monitoring of investment options (generally open-end mutual funds and exchange traded funds) from which plan participants shall choose in self-directing the investments for their individual plan retirement accounts.

MISCELLANEOUS

Limitations of Financial Planning and Non-Investment Consulting/Implementation Services. To the extent requested by a client, Farther may provide financial planning and related consulting services. Neither Farther nor its investment adviser representatives assist clients with the implementation of any financial plan, unless they have agreed to do so in writing. Farther does not monitor a client's financial plan, and it is the client's responsibility to revisit the financial plan with Farther, if desired.

Furthermore, although Farther may provide recommendations regarding non-investment related matters, such as estate planning, tax planning and insurance, Farther does not serve as a law firm or accounting firm and no portion of Farther's services should be construed as legal or accounting services. Accordingly, Farther does not prepare estate planning documents or tax returns.

To the extent requested by a client, Farther may recommend the services of other professionals for certain non-investment implementation purpose (i.e. attorneys, accountants, insurance agents, etc.). The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Farther and/or its representatives.

If the client engages any recommended unaffiliated professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and not Farther, shall be responsible for the quality and competency of the services provided.

Cash Positions. Farther continues to treat cash as an asset class. As such, unless determined to the contrary by Farther, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating Farther's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), Farther may maintain cash positions for defensive



purposes. In addition, while assets are maintained in cash, such amounts could miss market advances. Depending upon current yields, at any point in time, Farther's advisory fee could exceed the interest paid by the client's money market fund.

When the account is holding cash positions, those cash positions will be subject to the same fee schedule as set forth below.

Unaffiliated Private Investment Funds. Farther also provides investment advice regarding private investment funds. Farther, on a non-discretionary basis, may recommend that certain qualified clients consider an investment in private investment funds, the description of which (the terms, conditions, risks, conflicts and fees, including incentive compensation) is set forth in the fund's offering documents. Farther's role relative to unaffiliated private investment funds shall be limited to its initial and ongoing due diligence and investment monitoring services. If a client determines to become an unaffiliated private fund investor, the amount of assets invested in the fund(s) shall be included as part of "assets under management" for purposes of Farther calculating its investment advisory fee. Farther's fee shall be in addition to the fund's fees. Farther's clients are under absolutely no obligation to consider or make an investment in any private investment fund(s).

Private investment funds generally involve various risk factors, including, but not limited to, potential for complete loss of principal, liquidity constraints and lack of transparency, a complete discussion of which is set forth in each fund's offering documents, which will be provided to each client for review and consideration. Unlike liquid investments that a client may own, private investment funds do not provide daily liquidity or pricing. Each prospective client investor will be required to complete a Subscription Agreement, pursuant to which the client shall establish that he/she is qualified for investment in the fund, and acknowledges and accepts the various risk factors that are associated with such an investment.

Valuation. In the event that Farther references private investment funds owned by the client on any supplemental account reports prepared by Farther, the value(s) for all private investment funds owned by the client shall reflect the most recent valuation provided by the fund sponsor. However, if subsequent to purchase, the fund has not provided an updated valuation, the valuation shall reflect the initial purchase price. If subsequent to purchase, the fund provides an updated valuation, then the statement will reflect that updated value. The updated value will continue to be reflected on the report until the fund provides a further updated value.

As result of the valuation process, if the valuation reflects initial purchase price or an updated value subsequent to purchase price, the current value(s) of an investor's fund holding(s) could be significantly more or less than the value reflected on the report. Unless otherwise indicated, Farther shall calculate its fee based upon the latest value provided by the fund sponsor.

Cryptocurrency. For clients who want exposure to cryptocurrencies, including Bitcoin, Farther, will advise the client to consider a potential investment in corresponding exchange traded securities or private funds that provide cryptocurrency exposure. Crypto is a digital currency that can be used to buy goods and services, but uses an online ledger



with strong cryptography (i.e., a method of protecting information and communications through the use of codes) to secure online transactions. Unlike conventional currencies issued by a monetary authority, cryptocurrencies are generally not controlled or regulated and their price is determined by the supply and demand of their market. Because cryptocurrency is currently considered to be a speculative investment, Farther will not exercise discretionary authority to purchase a cryptocurrency investment for client accounts. Rather, a client must expressly authorize the purchase of the cryptocurrency investment. Farther does not recommend or advocate the purchase of, or investment in, cryptocurrencies. Farther considers such an investment to be speculative. Clients who authorize the purchase of a cryptocurrency investment must be prepared for the potential for liquidity constraints, extreme price volatility and complete loss of principal.

Retirement Rollovers-Potential for Conflict of Interest: A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Farther recommends that a client roll over their retirement plan assets into an account to be managed by Farther, such a recommendation creates a conflict of interest if Farther will earn new (or increase its current) compensation as a result of the rollover. If Farther provides a recommendation as to whether a client should engage in a rollover or not, Farther is acting as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. No client is under any obligation to roll over retirement plan assets to an account managed by Farther.

Account Aggregation Reporting Services. Farther uses account aggregation software, which can incorporate client investment assets that are not part of the assets that Farther manages (the "Excluded Assets"). Unless agreed to otherwise, in writing, the client and/or their other advisors that maintain trading authority, and not Farther, shall be exclusively responsible for the investment performance of the Excluded Assets. Unless also agreed to otherwise, in writing, Farther does not provide investment management, monitoring or implementation services for the Excluded Assets. The client can engage Farther to provide investment management services for the Excluded Assets pursuant to the terms and conditions of the Investment Advisory Agreement between Farther and the client.

Independent Managers. Farther may allocate a portion of the client's investment assets among unaffiliated independent investment managers in accordance with the client's designated investment objective(s). In such situations, the Independent Manager[s] shall have day-to-day responsibility for the active discretionary management of the allocated assets. Farther shall continue to render investment supervisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. Factors that Farther shall consider in recommending Independent Manager[s] include the client's designated investment objective(s), management style, performance, reputation, financial strength, reporting, pricing, and research. The investment management fee charged by the Independent Manager[s] is



separate from, and in addition to, Farther's investment advisory fee disclosed at Item 5 below.

Use of Exchange Traded Funds: Farther may recommend that clients allocate investment assets to publicly available ETFs that the client could obtain without engaging Farther as an investment adviser. However, if a client or prospective client determines to allocate investment assets to publicly available ETFs without engaging Farther as an investment adviser, the client or prospective client would not receive the benefit of Farther's initial and ongoing investment advisory services.

Portfolio Activity: Farther has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, Farther will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when Farther determines that changes to a client's portfolio are neither necessary nor prudent. Clients nonetheless remain subject to the fees described in Item 5 below during periods of account inactivity.

Client Obligations: In performing its services, Farther shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify Farther if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Farther's previous recommendations and/or services.

Disclosure Statement: A copy of Farther's written Brochure as set forth on Part 2 of Form ADV and Client Relationship Summary as set forth in Form CRS shall be provided to each client prior to, or contemporaneously with, the execution of the Investment Advisory Agreement.

- C. Farther shall provide investment advisory services specific to the needs of each client. Prior to providing investment advisory services, an investment adviser representative will ascertain each client's investment objective(s). Thereafter, Farther shall allocate and/or recommend that the client allocate investment assets consistent with the designated investment objective(s). The client may, at any time, impose reasonable restrictions, in writing, on Farther's services.
- D. As discussed above, Farther only provides its investment management services on a wrap fee basis. If a client determines to engage Farther, the client will pay a single fee for bundled services (i.e. investment advisory, brokerage, custody) (*See* Item 4.B). The services included in a wrap fee agreement will depend upon each client's particular need.

When managing a client's account on a wrap fee basis, Farther shall receive as payment for its investment advisory services, the balance of the wrap fee after all other costs incorporated into the wrap fee have been deducted.



- E. As of December 31, 2021, Farther had \$142,897,678 in assets under management on a discretionary basis.

Item 5 Fees and Compensation

A.

INVESTMENT ADVISORY SERVICES

Under the Program, Farther is able to offer participants discretionary investment management services, for a single specified annual Program fee, inclusive of trade execution, custody, reporting, account maintenance, investment management fees, and in some instances, fees charged by independent managers and/or separately managed accounts.

The current annual Program fee ranges from negotiable up to 1.00% of assets under management, depending upon the complexity of the account, the amount of the client assets in the Program and the independent/separately managed accounts utilized by the client's investment portfolio. Farther may, at its sole discretion, elect to offer its services on a hourly rate basis, ranging from negotiable up to \$1,000 per hour, or on a flat annual fee basis.

Clients may be responsible for, but not limited to, fees for trades executed away from the account's custodian, trustee fees, mutual fund internal expenses, ETF internal expenses, mark-ups, mark-downs, transfer taxes, fees charged by independent managers and/or separately managed accounts (when such managers require the client to enter into a dual contract relationship) odd lot differentials, exchange fees, interest charges, American Depository Receipt agency processing fees, and any charges, taxes or other fees mandated by any federal, state or other applicable law or otherwise agreed to with regard to client accounts (Such fees are in addition to any fees paid by the client to Farther and are between the client and the account custodian). These fees are in addition to Farther's Program fee.

RETIREMENT PLAN SERVICES

Farther provides retirement plan consulting services, in the capacity of a 3(21) advisor, pursuant to which it assists sponsors of self-directed retirement plans with the selection and/or monitoring of investment alternatives from which plan participants shall choose in self-directing the investments for their individual plan retirement accounts. Farther's annual fee for these services shall generally range from negotiable up to 1.00% of the total assets maintained within the plan.

- B. Clients may elect to have Farther's advisory fees deducted from their custodial account. Both Farther's Investment Advisory Agreement and the custodial/clearing agreement may authorize the custodian to debit the account for the amount of Farther's investment advisory fee and to directly remit that management fee to Farther in compliance with regulatory procedures. In the limited event that Farther bills the client directly, payment is due upon receipt of Farther's invoice.



- C. As discussed below, unless the client directs otherwise or an individual client's circumstances require, Farther generally recommends that Apex Clearing Corporation, ("Apex") serves as the broker-dealer/custodian for client investment management assets, but may also use Charles Schwab Corporation ("Schwab"), and Pershing, LLC ("Pershing"). Broker-dealers such as Apex, Schwab, and Pershing charge brokerage commissions and/or transaction fees for effecting certain securities transactions. However, under Farther's Program, Farther shall generally be responsible for these fees.
- D. Farther's annual investment advisory fee shall be prorated and paid monthly, in advance, based upon the market value of the assets, on the last business day of the previous month.

The Investment Advisory Agreement between Farther and the client will continue in effect until terminated by either party by written notice in accordance with the terms of the Investment Advisory Agreement. Upon termination, Farther shall refund the pro-rated portion of the advanced advisory fee paid based upon the number of days remaining in the billing quarter.

- E. Neither Farther, nor its representatives accept compensation from the sale of securities or other investment products.

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

Neither Farther nor any supervised person of Farther accepts performance-based fees.

Item 7 Types of Clients

Farther's clients shall generally include individuals, trusts and estates.

Farther generally requires an asset level \$100,000 per each client household.

Farther, in its sole discretion, may waive its account minimum and/or charge a lesser investment management fee based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, householdings of related accounts, account composition, negotiations with client, etc.).

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

- A. Farther may utilize the following methods of security analysis:
- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
 - Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)
 - Cyclical – (analysis performed on historical relationships between price and market trends, to forecast the direction of prices)



Farther may utilize the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)

Investment Risk. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Farther) will be profitable or equal any specific performance level(s). Investing in securities involves risk of loss that clients should be prepared to bear.

Investors generally face the following types investment risks:

- 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.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk may be caused by external factors independent of the fund's specific investments as well as due to the fund's specific investments. Additionally, each security's price will fluctuate based on market movement and emotion, which may, or may not be due to the security's operations or changes in its true value. For example, political, economic and social conditions may trigger market events which are temporarily negative, or temporarily positive.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- 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.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

B. Farther's method of analysis and investment strategy does not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis Farther must have access to current/new market information. Farther has no control over the dissemination rate of market information; therefore, unbeknownst to



Farther, certain analyses may be compiled with outdated market information, severely limiting the value of Farther's analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Farther's primary investment strategies - Long Term Purchases and Short Term Purchases - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy.

Borrowing Against Assets/Risks. A client who has a need to borrow money could determine to do so by using:

- **Margin**-The account custodian or broker-dealer lends money to the client. The custodian charges the client interest for the right to borrow money, and uses the assets in the client's brokerage account as collateral; and,
- **Pledged Assets Loan**- In consideration for a lender (i.e., a bank, etc.) to make a loan to the client, the client pledges its investment assets held at the account custodian as collateral;

These above-described collateralized loans are generally utilized because they typically provide more favorable interest rates than standard commercial loans. These types of collateralized loans can assist with a pending home purchase, permit the retirement of more expensive debt, or enable borrowing in lieu of liquidating existing account positions and incurring capital gains taxes. However, such loans are not without potential material risk to the client's investment assets. The lender (i.e. custodian, bank, etc.) will have recourse against the client's investment assets in the event of loan default or if the assets fall below a certain level. For this reason, Farther does not recommend such borrowing unless it is for specific short-term purposes (i.e. a bridge loan to purchase a new residence). Farther does not recommend such borrowing for investment purposes (i.e. to invest borrowed funds in the market). Regardless, if the client was to determine to utilize margin or a pledged assets loan, the following economic benefits would inure to Farther:

- by taking the loan rather than liquidating assets in the client's account, Farther continues to earn a fee on such Account assets; and,
- if the client invests any portion of the loan proceeds in an account to be managed by Farther, Farther will receive an advisory fee on the invested amount; and,
- if Farther's advisory fee is based upon the higher margined account value, Farther will earn a correspondingly higher advisory fee. This could provide Farther with a disincentive to encourage the client to discontinue the use of margin.

The Client must accept the above risks and potential corresponding consequences associated with the use of margin or a pledged assets loans.

Covered Call Writing.

Covered call writing is the sale of in-, at-, or out-of-the-money call options against a long security position held in a client portfolio. This type of transaction is intended to generate income. It also serves to create partial downside protection in the event the security position declines in value. Income is received from the proceeds of the option sale. Such income may be reduced or lost to the extent it is determined to buy back the option position before its expiration. There can be no assurance that the security will not be called away by the option buyer, which will result in the client (option writer) to lose ownership in the security and incur potential unintended tax consequences. Covered call strategies are generally better suited for positions with lower price volatility.

- C. Currently, Farther primarily allocates client investment assets among various exchange traded funds on a discretionary basis in accordance with the client's designated investment objective(s).

Farther may also allocate investment management assets of its client accounts, on a discretionary basis, among one or more of its asset allocation models described below. Farther's asset allocation model administration has been designed to comply with the requirements of Rule 3a-4 of the Investment Company Act of 1940. Rule 3a-4 provides similarly managed investment programs with a non-exclusive safe harbor from the definition of an investment company. In accordance with Rule 3a-4, the following disclosure is applicable to Farther's management of client assets asset allocation models:

1. Initial Interview – at the opening of the account, Farther, through its designated representatives, shall obtain from the client information sufficient to determine the client's financial situation and investment objectives;
2. Individual Treatment - the account is managed on the basis of the client's financial situation and investment objectives;
3. Quarterly Notice – at least quarterly Farther shall notify the client to advise Farther whether the client's financial situation or investment objectives have changed, or if the client wants to impose and/or modify any reasonable restrictions on the management of the account;
4. Annual Contact – at least annually, Farther shall contact the client to determine whether the client's financial situation or investment objectives have changed, or if the client wants to impose and/or modify any reasonable restrictions on the management of the account;
5. Consultation Available – Farther shall be reasonably available to consult with the client relative to the status of the account;
6. Quarterly Report – the client shall be provided with a quarterly report for the account for the preceding period;
7. Ability to Impose Restrictions – the client shall have the ability to impose reasonable restrictions on the management of the account, including the ability to instruct Farther not to purchase certain securities;
8. No Pooling – the client's beneficial interest in a security does not represent an undivided interest in all the securities held by the custodian, but rather represents a direct and beneficial interest in the securities which comprise the account;



9. Separate Account - a separate account is maintained for the client with the Custodian;
10. Ownership – each client retains indicia of ownership of the account (e.g. right to withdraw securities or cash, exercise or delegate proxy voting, and receive transaction confirmations).

Farther believes that its annual investment management fee is reasonable in relation to: (1) the advisory services provided under the Investment Advisory Agreement; and (2) the fees charged by other investment advisers offering similar services/programs. However, Farther's annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to Farther's annual investment management fee, the client will also incur charges imposed directly at the mutual and exchange traded fund level (e.g., management fees and other fund expenses).

Farther's investment programs may involve above-average portfolio turnover which could negatively impact upon the net after-tax gain experienced by an individual client in a taxable account.

Item 9 Disciplinary Information

Farther has not been the subject of any disciplinary actions.

Item 10 Other Financial Industry Activities and Affiliations

- A. Neither Farther, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither Farther, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing
- C. Neither Farther, nor its representatives have any material relationships which would require disclosure.
- D. Farther may recommend, for compensation the third-party plan administrator services of NestEggs, an independent third-party plan administrator. NestEggs may also, from time-to-time, refer plan sponsors to Farther for Retirement Plan Services (**See** Items 4 and 5 above). In addition to the compensation received from NestEggs for referrals, Farther has an incentive to recommend NestEggs based upon the client introductions may to Farther by NestEggs. No client or prospective client is obligated to engage the services of NestEggs. Furthermore, Farther shall not receive any referral compensation from NestEggs in connection with any plan for which Farther services as an ERISA fiduciary.

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

- A. Farther maintains an investment policy relative to personal securities transactions. This



investment policy is part of Farther's overall Code of Ethics, which serves to establish a standard of business conduct for all of Farther's Representatives that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Investment Advisers Act of 1940, Farther also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Farther or any person associated with Farther.

- B. Neither Farther nor any related person of Farther recommends, buys, or sells for client accounts, securities in which Farther or any related person of Farther has a material financial interest.
- C. Farther and/or representatives of Farther may buy or sell securities that are also recommended to clients. This practice may create a situation where Farther and/or representatives of Farther are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. Practices such as "scalping" (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if Farther did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, "front-running" (i.e., personal trades executed prior to those of Farther's clients) and other potentially abusive practices.

Farther has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of Farther's "Access Persons." Farther's securities transaction policy requires that Access Person of Farther must provide the Chief Compliance Officer or his/her designee with online access to their holdings and securities transactions for monitoring and verification purposes.

- D. Farther and/or representatives of Farther *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where Farther and/or representatives of Farther are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. As indicated above in Item 11C, Farther has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of Farther's Access Persons.

Item 12 Brokerage Practices

- A. In the event that the client requests that Farther recommend a broker-dealer/custodian for execution and/or custodial services (exclusive of those clients that may direct Farther to use a specific broker-dealer/custodian), Farther generally recommends that investment management accounts be maintained at Apex, Schwab, or Pershing. Prior to engaging Farther to provide investment management services, the client will be required to enter into a formal Investment Advisory Agreement with Farther setting forth the terms and conditions under which Farther shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/ custodian.



Factors that Farther considers in recommending Apex, Schwab, or Pershing (or any other broker-dealer/custodian to clients) include historical relationship with Farther, financial strength, reputation, execution capabilities, pricing, research, and service.

In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Farther will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. Farther's best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

1. Research and Additional Benefits

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, Farther may receive from Apex, Schwab, or Pershing (or another broker-dealer/custodian, investment platform, unaffiliated investment manager, vendor, unaffiliated product/fund sponsor, or vendor) without cost (and/or at a discount) support services and/or products, certain of which assist Farther to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by Farther may be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by Farther in furtherance of its investment advisory business operations.

As indicated above, certain of the support services and/or products that *may* be received may assist Farther in managing and administering client accounts. Others do not directly provide such assistance, but rather assist Farther to manage and further develop its business enterprise.

There is no corresponding commitment made by Farther to Apex, Schwab, Pershing or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding conflict of interest.

2. Farther does not receive referrals from broker-dealers.
3. Farther does not generally accept directed brokerage arrangements (when a client requires that account transactions be effected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and Farther will not seek better execution



services or prices from other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealers with orders for other accounts managed by Farther. As a result, client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

In the event that the client directs Farther to effect securities transactions for the client's accounts through a specific broker-dealer, the client correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available through Farther. Higher transaction costs adversely impact account performance.

Transactions for directed accounts will generally be executed following the execution of portfolio transactions for non-directed accounts.

- B. To the extent that Farther provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless Farther decides to purchase or sell the same securities for several clients at approximately the same time. Farther may (but is not obligated to) combine or "bunch" such orders to seek best execution, to negotiate more favorable commission rates or to allocate equitably among Farther's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. Farther shall not receive any additional compensation or remuneration as a result of such aggregation.

Item 13 Review of Accounts

- A. For those clients to whom Farther provides investment supervisory services, account reviews are conducted on a periodic basis by Farther's representatives, at least annually. All investment supervisory clients are advised that it remains their responsibility to advise Farther of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with Farther on an annual basis.
- B. Farther may conduct account reviews on an other than periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections and client request.
- C. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Farther may also provide a written periodic report summarizing account activity and performance.



Item 14 Client Referrals and Other Compensation

- A. As referenced in Item 12.A.1 above, Farther may receive an economic benefit from Apex, Schwab, and Pershing. Farther, without cost (and/or at a discount), receives support services and/or products from Apex, Schwab, and Pershing.

There is no corresponding commitment made by Farther to Apex, Schwab, and Pershing or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding conflict of interest.

- B. Farther engages independent solicitors to provide client referrals. If a client is referred to Farther by a solicitor, this practice is disclosed to the client in writing by the solicitor and Farther pays the solicitor out of its own funds—specifically, Farther generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. Farther's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

Farther may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with Farther and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fiduciary personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise Farther and has no responsibility for Farther's management of client portfolios or Farther's other advice or services. Farther pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to Farther ("Solicitation Fee"). Farther will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

Item 15 Custody

Farther shall have the ability to have its advisory fee for each client debited by the custodian on a monthly basis. Clients are provided, at least monthly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Farther may also provide a written periodic report summarizing account activity and performance.



To the extent that Farther provides clients with periodic account statements or reports, the client is urged to compare any statement or report provided by Farther with the account statements received from the account custodian.

The account custodian does not verify the accuracy of Farther's advisory fee calculation.

Item 16 Investment Discretion

The client can determine to engage Farther to provide investment advisory services on a discretionary basis. Prior to Farther assuming discretionary authority over a client's account, client shall be required to execute an Investment Advisory Agreement, naming Farther as client's attorney and agent in fact, granting Farther full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name found in the discretionary account.

Clients who engage Farther on a discretionary basis may, at any time, impose restrictions, in writing, on Farther's discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe Farther's use of margin, etc.).

Item 17 Voting Client Securities

- A. Farther does not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.
- B. Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact Farther to discuss any questions they may have with a particular solicitation.

Item 18 Financial Information

- A. Farther does not solicit fees of more than \$1,200, per client, six months or more in advance.
- B. Farther is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.
- C. Farther has not been the subject of a bankruptcy petition.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above disclosures and arrangements.



Farther Finance Advisors, LLC

Farther

**ADV Part 2A, Appendix 1
Wrap Fee Program Brochure**

October 24, 2022

www.farther.com

415-827-7371

This Brochure provides information about the qualifications and business practices of Farther Finance Advisors, LLC (the “Farther”). If you have any questions about the contents of this Brochure, please contact us at (415) 827-7371 or compliance@farther.com. 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 Farther Finance Advisors, LLC also is available on the SEC’s website at www.adviserinfo.sec.gov

References herein to Farther Finance Advisors, LLC as a “registered investment adviser” or any reference to being “registered” does not imply a certain level of skill or training.



Item 2 Material Changes

There have been no material or substantial changes to our services, fees or conflicts of interest, since our last Annual Amendment filing, made on March 30, 2021.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that an existing or prospective client may have regarding this Brochure.

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Item 4 Services, Fees and Compensation

A.

INVESTMENT ADVISORY SERVICES

Farther typically offers advisory services through a website and mobile application portal (“Platform”) designed to help clients accomplish both near-term and long-term personal finance goals, where both preservation of capital and capital growth are important considerations. Through this Platform, Farther offers an online discretionary investment management service, on a wrap fee basis, designed expressly for investors who want investment advice for a reasonable price and without a significant time commitment.

Specifically, Farther offers clients investment advice on allocations of exchange-traded funds (ETFs) based on personalized information that each client provides via the firm’s Platform. Farther’s investment strategy is based on Modern Portfolio Theory which strives to maximize return relative to risk.

Depending upon the circumstance, Farther will craft bespoke portfolio allocations or use a proprietary algorithm to implement model portfolios designed by investment experts with target asset allocations of equity and fixed-income ETFs based on the client’s financial situation, risk tolerance, and time horizon (“Objective”).

Clients who do not wish to use the Platform may also meet directly with several of the firm’s representatives for advisory services.

When a client deposits money, Farther allocates that money to model portfolios based on the client’s goals, which may include saving for emergencies, retirement, large purchases, or general long-term savings. In doing so, Farther constructs a combination of securities purchases to align the client’s account with the corresponding target asset allocation. Upon a client’s request to withdraw money, a combination of securities sales is initiated while continuing to pursue the corresponding target asset allocation.

Clients may manually select one of the target asset allocations other than the one recommended or currently in effect. As clients deposit or withdraw money the corresponding transactions will rebalance to pursue the modified target asset allocation. If the holdings of the account significantly deviate from the newly selected target asset allocation, then Farther will initiate a rebalancing to bring the holdings within an acceptable range of the target asset allocation.

Farther’s algorithm is designed to keep the holdings within each client’s portfolio within a specified range of the target asset allocation, even when the market prices of the ETFs fluctuate. Client holdings are rebalanced and dividends are reinvested automatically. In general, Farther rebalances whenever the percentage holding of one or more ETFs fluctuates 5% above or below its target allocation.

The rebalancing process is automated and not limited to number or frequency of rebalances. As a result, there is a possibility that Farther may sell overrepresented ETFs



and use the proceeds to buy underrepresented ETFs to bring portfolios towards its target allocation without taking into account individual tax consequences or market circumstances.

FARTHER ADVISORS WRAP PROGRAM

Farther sponsors the Farther Advisors Wrap Program (the “Program”) through which it offers all of its discretionary investment management services. The services offered under, and the corresponding terms and conditions pertaining to, the Program are discussed in the Wrap Fee Program Brochure, a copy of which is presented to all prospective Wrap Program participants.

Under the Program, Farther is able to offer participants discretionary investment advisor services, for a single specified annual Program fee, inclusive of trade execution, custody, reporting, account maintenance, investment management fees.

The current annual Program fee generally ranges from negotiable up to 1.00%, depending upon the complexity of the account, the amount of the client assets in the Program and the independent/separately managed accounts utilized by the client’s investment portfolio.

The terms and conditions for client participation in the Program are set forth in detail in the Wrap Fee Program Brochure, which is presented to all prospective Program participants in accordance with disclosure requirements. All prospective Program participants should read both the Brochure and the Wrap Fee Program Brochure, and ask any corresponding questions that they may have, prior to participation in the Program.

As indicated in the Wrap Fee Program Brochure, participation in the Program may cost more or less than purchasing such services separately. When managing a client’s account on a wrap fee basis, Farther shall receive as payment for its asset management services, the balance of the wrap fee after all other non-excluded costs incorporated into the wrap fee have been deducted. As also indicated in the Wrap Fee Program Brochure, the Program fee charged by Farther for participation in the Program may be higher or lower than those charged by other sponsors of comparable wrap fee programs.

Wrap Program-Conflict of Interest. Under Farther’s wrap program, the client generally receives investment advisory services, the execution of securities brokerage transactions, custody and reporting services for a single specified fee. When managing a client’s account on a wrap fee basis, Farther shall receive as payment for its investment advisory services, the balance of the wrap fee after all other costs incorporated into the wrap fee have been deducted.

Because wrap program transaction fees and/or commissions are being paid by Farther to the account custodian/broker-dealer, Farther has an economic incentive to maximize its compensation by seeking to minimize the number of trades in the client’s account.

Under the Program, Farther shall be provided with written authority to determine which securities and the amounts of securities that are bought or sold. Any limitations on this authority shall be included in the written agreement between each client and Farther.



Clients may change/amend these limitations, in writing, at any time. The client shall have reasonable access to one of Farther's investment professionals to discuss their account.

Apex Clearing Corporation ("Apex") generally serves as the custodian for Program accounts. Farther may engage other custodians in certain circumstances, including Charles Schwab Corporation ("Schwab") and Pershing, LLC ("Pershing").

Fee Payment: Clients will be charged in advance at the beginning of each calendar month based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account at the end of the previous quarter. Alternatively, Farther may, at its sole discretion, elect to offer its services on a hourly rate basis, ranging from negotiable up to \$1,000 per hour, or on a flat annual fee basis.

Clients authorize Farther to directly debit its advisory fee by executing an Investment Management Agreement. Farther shall send to the client's Custodian written notice of the amount of Farther's advisory fee to be deducted, on a monthly basis, from the client's account.

Termination of Advisory Relationship: A client agreement may be canceled at any time, by either party, for any reason upon receipt of prior written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Investment Performance: As a condition to participating in the Program, the participant must accept that past performance may not be indicative of future results, and understand that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies purchased and/or undertaken by Farther) may not: (1) achieve their intended objective; (2) be profitable; or, (3) equal historical performance level(s) or any other performance level(s).

Client Responsibilities: In performing any of its services, Farther shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Furthermore, unless the client indicates to the contrary, Farther shall assume that there are no restrictions on its services, other than to manage the account in accordance with the client's designated investment objective. Moreover, it remains each client's responsibility to promptly notify Farther if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Farther's previous recommendations and/or services.

- B. Participation in the Program may cost more or less than purchasing such services separately. Also the Program fee charged by Farther for participation in the Program may be higher or lower than those charged by other sponsors of comparable wrap fee programs.

Depending upon the percentage wrap-fee charged by Farther, the amount of portfolio activity in the client's account, and the value of custodial and other services provided, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately.



- C. The Program's wrap fee does not include certain charges and administrative fees, including, but not limited to, transaction charges (including mark-ups and mark-downs) resulting from trades executed away from the account's custodian, transfer taxes, odd lot differentials, exchange fees, interest charges, American Depository Receipt agency processing fees, and any charges, taxes or other fees mandated by any federal, state or other applicable law or otherwise agreed to with regard to client accounts. Such fees and expenses are in addition to the Program's wrap fee. Clients who maintain a retirement account with their custodian are generally charged an annual maintenance fee.
- D. Farther's related persons who recommend the Program to clients do not receive additional compensation as a result of a client's participation in the wrap fee program.

Item 5 Account Requirements and Types of Clients

Farther's clients shall generally include individuals, trusts and estates.

Farther generally requires an asset level of \$100,000 per each client household.

Farther, in its sole discretion, may waive its account minimum and/or charge a lesser investment management fee based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

Item 6 Portfolio Manager Selection and Evaluation

- A. Farther, as an investment advisor, selects ETFs or securities in accordance with the description of services provided in this brochure. As such, Farther does not select portfolio managers.
- B. Farther acts as the portfolio manager for the Program. Inasmuch as the execution costs for transactions effected in the client account will be paid by Farther, a conflict of interest arises in that Farther may have a disincentive to trade securities in the client account. In addition, the amount of compensation received by Farther as a result of the client's participation in the Program may be more than what Farther would receive if the client paid separately for investment advice, brokerage and other services.

MISCELLANEOUS ADVISORY SERVICES DISCLOSURE

Limitations of Financial Planning and Non-Investment Consulting/Implementation Services. To the extent requested by a client, Farther may provide financial planning and related consulting services. Neither Farther nor its investment adviser representatives assist clients with the implementation of any financial plan, unless they have agreed to do so in writing. Farther does not monitor a client's financial plan, and it is the client's responsibility to revisit the financial plan with Farther, if desired.

Furthermore, although Farther may provide recommendations regarding non-investment related matters, such as estate planning, tax planning and insurance, Farther does not



serve as a law firm or accounting firm and no portion of Farther's services should be construed as legal or accounting services. Accordingly, Farther does not prepare estate planning documents or tax returns.

To the extent requested by a client, Farther may recommend the services of other professionals for certain non-investment implementation purpose (i.e. attorneys, accountants, insurance agents, etc.). The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Farther and/or its representatives.

If the client engages any recommended unaffiliated professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and not Farther, shall be responsible for the quality and competency of the services provided.

Cash Positions. Farther continues to treat cash as an asset class. As such, unless determined to the contrary by Farther, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating Farther's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), Farther may maintain cash positions for defensive purposes. In addition, while assets are maintained in cash, such amounts could miss market advances. Depending upon current yields, at any point in time, Farther's advisory fee could exceed the interest paid by the client's money market fund.

When the account is holding cash positions, those cash positions will be subject to the same fee schedule as set forth below.

Unaffiliated Private Investment Funds. Farther also provides investment advice regarding private investment funds. Farther, on a non-discretionary basis, may recommend that certain qualified clients consider an investment in private investment funds, the description of which (the terms, conditions, risks, conflicts and fees, including incentive compensation) is set forth in the fund's offering documents. Farther's role relative to unaffiliated private investment funds shall be limited to its initial and ongoing due diligence and investment monitoring services. If a client determines to become an unaffiliated private fund investor, the amount of assets invested in the fund(s) shall be included as part of "assets under management" for purposes of Farther calculating its investment advisory fee. Farther's fee shall be in addition to the fund's fees. Farther's clients are under absolutely no obligation to consider or make an investment in any private investment fund(s).

Private investment funds generally involve various risk factors, including, but not limited to, potential for complete loss of principal, liquidity constraints and lack of transparency, a complete discussion of which is set forth in each fund's offering documents, which will be provided to each client for review and consideration. Unlike liquid investments that a client may own, private investment funds do not provide daily liquidity or pricing. Each prospective client investor will be required to complete a Subscription Agreement,



pursuant to which the client shall establish that he/she is qualified for investment in the fund, and acknowledges and accepts the various risk factors that are associated with such an investment.

Valuation. In the event that Farther references private investment funds owned by the client on any supplemental account reports prepared by Farther, the value(s) for all private investment funds owned by the client shall reflect the most recent valuation provided by the fund sponsor. However, if subsequent to purchase, the fund has not provided an updated valuation, the valuation shall reflect the initial purchase price. If subsequent to purchase, the fund provides an updated valuation, then the statement will reflect that updated value. The updated value will continue to be reflected on the report until the fund provides a further updated value.

As result of the valuation process, if the valuation reflects initial purchase price or an updated value subsequent to purchase price, the current value(s) of an investor's fund holding(s) could be significantly more or less than the value reflected on the report. Unless otherwise indicated, Farther shall calculate its fee based upon the latest value provided by the fund sponsor.

Cryptocurrency. For clients who want exposure to cryptocurrencies, including Bitcoin, Farther, will advise the client to consider a potential investment in corresponding exchange traded securities or private funds that provide cryptocurrency exposure. Crypto is a digital currency that can be used to buy goods and services, but uses an online ledger with strong cryptography (i.e., a method of protecting information and communications through the use of codes) to secure online transactions. Unlike conventional currencies issued by a monetary authority, cryptocurrencies are generally not controlled or regulated and their price is determined by the supply and demand of their market. Because cryptocurrency is currently considered to be a speculative investment, Farther will not exercise discretionary authority to purchase a cryptocurrency investment for client accounts. Rather, a client must expressly authorize the purchase of the cryptocurrency investment. Farther does not recommend or advocate the purchase of, or investment in, cryptocurrencies. Farther considers such an investment to be speculative. Clients who authorize the purchase of a cryptocurrency investment must be prepared for the potential for liquidity constraints, extreme price volatility and complete loss of principal.

Retirement Rollovers-Potential for Conflict of Interest: A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Farther recommends that a client roll over their retirement plan assets into an account to be managed by Farther, such a recommendation creates a conflict of interest if Farther will earn new (or increase its current) compensation as a result of the rollover. If Farther provides a recommendation as to whether a client should engage in a rollover or not, Farther is acting as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. **No**



client is under any obligation to roll over retirement plan assets to an account managed by Farther.

Account Aggregation Reporting Services. Farther uses account aggregation software, which can incorporate client investment assets that are not part of the assets that Farther manages (the “Excluded Assets”). Unless agreed to otherwise, in writing, the client and/or their other advisors that maintain trading authority, and not Farther, shall be exclusively responsible for the investment performance of the Excluded Assets. Unless also agreed to otherwise, in writing, Farther does not provide investment management, monitoring or implementation services for the Excluded Assets. The client can engage Farther to provide investment management services for the Excluded Assets pursuant to the terms and conditions of the Investment Advisory Agreement between Farther and the client.

Independent Managers. Farther may allocate a portion of the client’s investment assets among unaffiliated independent investment managers in accordance with the client’s designated investment objective(s). In such situations, the Independent Manager[s] shall have day-to-day responsibility for the active discretionary management of the allocated assets. Farther shall continue to render investment supervisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. Factors that Farther shall consider in recommending Independent Manager[s] include the client’s designated investment objective(s), management style, performance, reputation, financial strength, reporting, pricing, and research. The investment management fee charged by the Independent Manager[s] is separate from, and in addition to, Farther’s investment advisory fee disclosed above.

Use of Exchange Traded Funds: Farther may recommend that clients allocate investment assets to publicly available ETFs that the client could obtain without engaging Farther as an investment adviser. However, if a client or prospective client determines to allocate investment assets to publicly available ETFs without engaging Farther as an investment adviser, the client or prospective client would not receive the benefit of Farther’s initial and ongoing investment advisory services.

Portfolio Activity. Farther has a fiduciary duty to provide services consistent with the client’s best interest. As part of its investment advisory services, Farther will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or a change in the client’s investment objective. Based upon these factors, there may be extended periods of time when Farther determines that changes to a client’s portfolio are neither necessary nor prudent. Clients nonetheless remain subject to the fees described in Item 5 below during periods of account inactivity.

Client Obligations. In performing its services, Farther shall not be required to verify any information received from the client or from the client’s other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify Farther if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Farther’s previous recommendations and/or services.



Disclosure Statement. A copy of Farther's written Brochure as set forth on Part 2 of Form ADV and Client Relationship Summary as set forth in Form CRS shall be provided to each client prior to, or contemporaneously with, the execution of the Investment Advisory Agreement.

Farther shall provide investment advisory services specific to needs of each client. Prior to providing investment advisory services, an investment adviser representative will discuss with each client, their particular investment objective(s). Farther shall allocate each client's investment assets consistent with their designated investment objective(s). Clients may, at any time, impose restrictions, in writing, on Farther's services.

Farther only provides its investment management services on a wrap fee basis. If a client determines to engage Farther, the client will pay a single fee for bundled services (i.e. investment advisory, brokerage, custody) (*See* Item 4.A). The services included in a wrap fee agreement will depend upon each client's particular need.

When managing a client's account on a wrap fee basis, Farther shall receive as payment for its investment advisory services, the balance of the wrap fee after all other costs incorporated into the wrap fee have been deducted.

Performance Based Fees and Side-By-Side Management

Neither Farther nor any supervised person of Farther accepts performance-based fees.

Methods of Analysis, Investment Strategies and Risk of Loss

- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)
- Cyclical – (analysis performed on historical relationships between price and market trends, to forecast the direction of prices)

Farther may utilize the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)

Investment Risk. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Farther) will be profitable or equal any specific performance level(s). Investing in securities involves risk of loss that clients should be prepared to bear.

Investors generally face the following types investment risks:



- 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.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk may be caused by external factors independent of the fund's specific investments as well as due to the fund's specific investments. Additionally, each security's price will fluctuate based on market movement and emotion, which may, or may not be due to the security's operations or changes in its true value. For example, political, economic and social conditions may trigger market events which are temporarily negative, or temporarily positive.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- 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.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

D. Farther's method of analysis and investment strategy does not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis Farther must have access to current/new market information. Farther has no control over the dissemination rate of market information; therefore, unbeknownst to Farther, certain analyses may be compiled with outdated market information, severely limiting the value of Farther's analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Farther's primary investment strategies - Long Term Purchases and Short Term Purchases - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop

but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy.

Borrowing Against Assets/Risks. A client who has a need to borrow money could determine to do so by using:

- **Margin**-The account custodian or broker-dealer lends money to the client. The custodian charges the client interest for the right to borrow money, and uses the assets in the client's brokerage account as collateral; and,
- **Pledged Assets Loan**- In consideration for a lender (i.e., a bank, etc.) to make a loan to the client, the client pledges its investment assets held at the account custodian as collateral;

These above-described collateralized loans are generally utilized because they typically provide more favorable interest rates than standard commercial loans. These types of collateralized loans can assist with a pending home purchase, permit the retirement of more expensive debt, or enable borrowing in lieu of liquidating existing account positions and incurring capital gains taxes. However, such loans are not without potential material risk to the client's investment assets. The lender (i.e. custodian, bank, etc.) will have recourse against the client's investment assets in the event of loan default or if the assets fall below a certain level. For this reason, Farther does not recommend such borrowing unless it is for specific short-term purposes (i.e. a bridge loan to purchase a new residence). Farther does not recommend such borrowing for investment purposes (i.e. to invest borrowed funds in the market). Regardless, if the client was to determine to utilize margin or a pledged assets loan, the following economic benefits would inure to Farther:

- by taking the loan rather than liquidating assets in the client's account, Farther continues to earn a fee on such Account assets; and,
- if the client invests any portion of the loan proceeds in an account to be managed by Farther, Farther will receive an advisory fee on the invested amount; and,
- if Farther's advisory fee is based upon the higher margined account value, Farther will earn a correspondingly higher advisory fee. This could provide Farther with a disincentive to encourage the client to discontinue the use of margin.

The Client must accept the above risks and potential corresponding consequences associated with the use of margin or a pledged assets loans.

Covered Call Writing.

Covered call writing is the sale of in-, at-, or out-of-the-money call options against a long security position held in a client portfolio. This type of transaction is intended to generate income. It also serves to create partial downside protection in the event the security position declines in value. Income is received from the proceeds of the option sale. Such income may be reduced or lost to the extent it is determined to buy back the option position before its expiration. There can be no assurance that the security will not be called away by the option buyer, which will result in the client (option writer) to lose

ownership in the security and incur potential unintended tax consequences. Covered call strategies are generally better suited for positions with lower price volatility.

Currently, Farther primarily allocates client investment assets among various exchange traded funds on a discretionary basis in accordance with the client's designated investment objective(s).

Farther may also allocate investment management assets of its client accounts, on a discretionary basis, among one or more of its asset allocation models described below. Farther's asset allocation model administration has been designed to comply with the requirements of Rule 3a-4 of the Investment Company Act of 1940. Rule 3a-4 provides similarly managed investment programs with a non-exclusive safe harbor from the definition of an investment company. In accordance with Rule 3a-4, the following disclosure is applicable to Farther's management of client assets asset allocation models:

1. Initial Interview – at the opening of the account, Farther, through its designated representatives, shall obtain from the client information sufficient to determine the client's financial situation and investment objectives;
2. Individual Treatment - the account is managed on the basis of the client's financial situation and investment objectives;
3. Quarterly Notice – at least quarterly Farther shall notify the client to advise Farther whether the client's financial situation or investment objectives have changed, or if the client wants to impose and/or modify any reasonable restrictions on the management of the account;
4. Annual Contact – at least annually, Farther shall contact the client to determine whether the client's financial situation or investment objectives have changed, or if the client wants to impose and/or modify any reasonable restrictions on the management of the account;
5. Consultation Available – Farther shall be reasonably available to consult with the client relative to the status of the account;
6. Quarterly Report – the client shall be provided with a quarterly report for the account for the preceding period;
7. Ability to Impose Restrictions – the client shall have the ability to impose reasonable restrictions on the management of the account, including the ability to instruct Farther not to purchase certain securities;
8. No Pooling – the client's beneficial interest in a security does not represent an undivided interest in all the securities held by the custodian, but rather represents a direct and beneficial interest in the securities which comprise the account;
9. Separate Account - a separate account is maintained for the client with the Custodian;
10. Ownership – each client retains indicia of ownership of the account (e.g. right to withdraw securities or cash, exercise or delegate proxy voting, and receive transaction confirmations).

Farther believes that its annual investment management fee is reasonable in relation to: (1) the advisory services provided under the Investment Advisory Agreement; and (2) the fees charged by other investment advisers offering similar services/programs. However, Farther's annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to Farther's annual



investment management fee, the client will also incur charges imposed directly at the mutual and exchange traded fund level (e.g., management fees and other fund expenses).

Farther's investment programs may involve above-average portfolio turnover which could negatively impact upon the net after-tax gain experienced by an individual client in a taxable account.

Voting Client Securities

Farther does not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.

Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact Farther to discuss any questions they may have with a particular solicitation.

Item 7 Client Information Provided to Portfolio Managers

Farther shall be the Program's portfolio manager. Farther shall provide investment advisory services specific to needs of each client. Prior to providing investment advisory services, an investment adviser representative will discuss with each client, their particular investment objective(s). Farther shall allocate each client's investment assets consistent with their designated investment objective(s). Clients may, at any time, impose restrictions, in writing, on Farther's services.

As indicated above, each client is advised that it remains their responsibility to promptly notify Farther if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Farther's previous recommendations and/or services.

Item 8 Client Contact with Portfolio Managers

The client shall have, without restriction, reasonable access to the Program's portfolio manager.

Item 9 Additional Information

A. Farther has not been the subject of any disciplinary actions.

Other Financial Industry Activities and Affiliations



Farther may recommend, for compensation the third-party plan administrator services of NestEggs, an independent third-party plan administrator. NestEggs may also, from time-to-time, refer plan sponsors to Farther for Retirement Plan Services. In addition to the compensation received from NestEggs for referrals, Farther has an incentive to recommend NestEggs based upon the client introductions may to Farther by NestEggs. No client or perspective client is obligated to engage the services of NestEggs. Furthermore, Farther shall not receive any referral compensation from NestEggs in connection with any plan for which Farther services as an ERISA fiduciary.

B. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Farther maintains an investment policy relative to personal securities transactions. This investment policy is part of Farther's overall Code of Ethics, which serves to establish a standard of business conduct for all of Farther's Representatives that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Investment Advisers Act of 1940, Farther also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Farther or any person associated with Farther

Neither Farther nor any related person of Farther recommends, buys, or sells for client accounts, securities in which Farther or any related person of Farther has a material financial interest.

Farther and/or representatives of Farther *may* buy or sell securities that are also recommended to clients. This practice may create a situation where Farther and/or representatives of Farther are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. Practices such as "scalping" (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if Farther did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, "front-running" (i.e., personal trades executed prior to those of Farther's clients) and other potentially abusive practices.

Farther has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of Farther's "Access Persons." Farther's securities transaction policy requires that Access Person of Farther must provide the Chief Compliance Officer or his/her designee with online access to their holdings and securities transactions for monitoring and verification purposes.

Farther and/or representatives of Farther *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where Farther and/or representatives of Farther are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. As indicated above, Farther has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of Farther's Access Persons.



Review of Accounts

For those clients to whom Farther provides investment supervisory services, account reviews are conducted on a periodic basis by Farther's representatives, at least annually. All investment supervisory clients are advised that it remains their responsibility to advise Farther of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with Farther on an annual basis.

Farther may conduct account reviews on an other than periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections and client request.

Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Farther may also provide a written periodic report summarizing account activity and performance.

Client Referrals and Other Compensation

Farther receives economic benefits from custodians including Apex, Schwab, and Pershing. Farther, without cost (and/or at a discount), receives support services and/or products from Apex, Schwab, and Pershing. For more information regarding economic benefits and support services received and the related conflicts of interest, please see Item 12 of Farther's ADV Part 2A.

There is no corresponding commitment made by Farther to Apex, Schwab, Pershing, or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding conflict of interest.

Farther engages independent solicitors to provide client referrals. If a client is referred to Farther by a solicitor, this practice is disclosed to the client in writing by the solicitor and Farther pays the solicitor out of its own funds—specifically, Farther generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. Farther's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

Farther may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with Farther and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking



fiduciary personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise Farther and has no responsibility for Farther's management of client portfolios or Farther's other advice or services. Farther pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to Farther ("Solicitation Fee"). Farther will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

Financial Information

Farther does not solicit fees of more than \$1,200, per client, six months or more in advance.

Farther is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.

Farther has not been the subject of a bankruptcy petition.

Farther's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above disclosures and arrangements.



Item 1 Cover Page

A.

Alva Fuller

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Alva Fuller that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Alva Fuller is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Alva Fuller was born in 1976. Ms. Fuller graduated from De La Salle University (Manila, Philippines) in 1998, with a Bachelor of Science degree in Management of Financial Institutions. Ms. Fuller has been a Financial Advisor and Vice President of Farther Finance Advisors, LLC since July 2021. From October 2010 to May 2021, Ms. Fuller was a Senior Manager with Deloitte Tax LLP.

Ms. Fuller has been a CERTIFIED FINANCIAL PLANNER™ professional since 2020. 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 currently 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.

Ms. Fuller has held the designation of Enrolled Agent (EA) since 2005. Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a two-day, 8-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law, including the taxation of individuals, corporations, partnerships, and various regulations governing IRS collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type of tax matter and represent their client's interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. The "EA" designation may be revoked by the IRS' Office of Professional Responsibility for malpractice.

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

Ms. Fuller's annual compensation is based, in part, on the amount of assets under management that Ms. Fuller introduces to the Registrant and the number of clients that Ms. Fuller introduces to the Registrant. Accordingly, Ms. Fuller has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Marcel Pfister

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Marcel Pfister that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Marcel Pfister is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Marcel Pfister was born in 1988. Mr. Pfister graduated from Drexel University in 2013, with a Bachelor of Science degree in Business Administration. Mr. Pfister has been a Financial Advisor and Vice President of Farther Finance Advisors, LLC since August 2021. From July 2014 to September 2020, Mr. Pfister was an Investment Advisor with Goldman Sachs.

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

Mr. Pfister's annual compensation is based, in part, on the amount of assets under management that Mr. Pfister introduces to the Registrant and the number of clients that Mr. Pfister introduces to the Registrant. Accordingly, Mr. Pfister has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Robert W. Casale

Farther

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Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Robert W. Casale that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert W. Casale is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert W. Casale was born in 1988. Mr. Casale graduated from Rutgers University in 2011, with a Bachelor of Arts degree in Economics. Mr. Casale has been a Financial Advisor and Vice President of Farther Finance Advisors, LLC since September 2021. From August 2020 to January 2021, Mr. Casale was a Vice President and Financial Advisor with Personal Capital. From April 2019 to January 2020, Mr. Casale was a Financial Advisor with NY Life Securities. From May 2015 to April 2019, Mr. Casale was a Vice President and Private Client Advisor with JP Morgan Chase Bank, N.A.

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

Mr. Casale's annual compensation is based, in part, on the amount of assets under management that Mr. Casale introduces to the Registrant and the number of clients that Mr. Casale introduces to the Registrant. Accordingly, Mr. Casale has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Sean Paul Kelly

Farther

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Contact: Christopher Powers, Chief Compliance Officer
B.

This Brochure Supplement provides information about Sean P. Kelly that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Sean P. Kelly is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sean P. Kelly was born in 1986. Mr. Kelly graduated from The United States Naval Academy in 2012, with a Bachelor of Science degree in Oceanography. Mr. Kelly has been a Wealth Advisor and Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since November 2021. From April 2020 to November 2021, Mr. Kelly was a Financial Advisor with Merrill Lynch. From May 2012 to March 2020, Mr. Kelly was an Adjutant/Manpower Officer with the United States Marine Corps.

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

Mr. Kelly's annual compensation is based, in part, on the amount of assets under management that Mr. Kelly introduces to the Registrant and the number of clients that Mr. Kelly introduces to the Registrant. Accordingly, Mr. Kelly has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Daniel Robert Gilham

Farther

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Contact: Christopher Powers, Chief Compliance Officer
B.

This Brochure Supplement provides information about Daniel R. Gilham that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel R. Gilham is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Daniel R. Gilham was born in 1980. Mr. Gilham graduated from Liberty University in 2020 with a Bachelor of Science degree in Business and Computational Sciences. Mr. Gilham has been a Managing Director of Farther Finance Advisors, LLC since November 2021. From March 2012 to September 2021, Mr. Gilham was a Financial Advisor with Wells Fargo Advisors.

Mr. Gilham has been a CERTIFIED FINANCIAL PLANNER™ professional since 2020. 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 currently 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.

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

Mr. Gilham’s annual compensation is based, in part, on the amount of assets under management that Mr. Gilham introduces to the Registrant and the number of clients that Mr. Gilham introduces to the Registrant. Accordingly, Mr. Gilham has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.



Item 6 Supervision

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Item 1 Cover Page

A.

Robert Joseph Kelly

Farther

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Contact: Christopher Powers, Chief Compliance Officer

B.

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Additional information about Robert J. Kelly is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert J. Kelly was born in 1978. Mr. Kelly graduated from Boston College in 2000 with a Bachelor of Science degree in Finance. Mr. Kelly has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since December 2021. From June 2019 to December 2021, Mr. Kelly was a Vice President and Financial Advisor with Merrill Lynch. From September 2017 to May 2019, Mr. Kelly was a Client Advisor with JP Morgan. From May 2014 to May 2017, Mr. Kelly was the Director of Research with Grisanti Capital Management.

Mr. Kelly has been a CFA[®] Charterholder since 2006. CFA[®] designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst[®]



(CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 178,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

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

Mr. Kelly's annual compensation is based, in part, on the amount of assets under management that Mr. Kelly introduces to the Registrant and the number of clients that Mr. Kelly introduces to the Registrant. Accordingly, Mr. Kelly has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Christopher Powers

Farther

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Contact: Christopher Powers, Chief Compliance Officer

B.

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Additional information about Christopher Powers is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christopher Powers was born in 1962. Mr. Powers graduated from Pitzer College in 1985, with a Bachelor of Arts degree in Political Science and Environmental Science. Mr. Powers has been an investment adviser representative of Farther Finance Advisors, LLC since January 2019. From February 2011 to December 2017, Mr. Powers was an investment adviser representative with Parallel Advisors, LLC.

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

Mr. Powers' annual compensation is based, in part, on the amount of assets under management that Mr. Powers introduces to the Registrant and the number of clients that Mr. Powers introduces to the Registrant. Accordingly, Mr. Powers has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Bryan D'Alessandro

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Bryan D'Alessandro that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Bryan D'Alessandro is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Bryan D'Alessandro was born in 1983. Mr. D'Alessandro graduated from Boston College in 2004, with a Bachelor of Science degree in Finance and Corporate Reporting & Analysis. Mr. D'Alessandro has been an investment adviser representative of Farther Finance Advisors, LLC since July 2020. From August 2017 to May 2019, Mr. D'Alessandro was a Sales Manager with UBS Financial, Inc. From December 2016 to July 2017, Mr. D'Alessandro was a Sole Proprietor.

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

Mr. D'Alessandro's annual compensation is based, in part, on the amount of assets under management that Mr. D'Alessandro introduces to the Registrant and the number of clients that Mr. D'Alessandro introduces to the Registrant. Accordingly, Mr. D'Alessandro has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Ryan Koenig

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Ryan Koenig that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Koenig is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ryan Koenig was born in 1983. Mr. Koenig graduated from Buffalo State College in 2008, with a Bachelor of Arts degree in Psychology and from Colorado State University in 2018 with an MBA. Mr. Koenig has been an investment adviser representative of Farther Finance Advisors, LLC since March 2020. From December 2018 to March 2020, Mr. Koenig was a Sales Director with Apex Cleaning. From November 2013 to November 2018, Mr. Koenig was a Vice President and Advisor with Personal Capital.



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

Mr. Koenig's annual compensation is based, in part, on the amount of assets under management that Mr. Koenig introduces to the Registrant and the number of clients that Mr. Koenig introduces to the Registrant. Accordingly, Mr. Koenig has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Shelby Shelby

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Contact: Christopher Powers, Chief Compliance Officer

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

Item 2 Education Background and Business Experience

Shelby Shelby was born in 1991. Ms. Shelby graduated from The University of New Mexico - Robert O. Anderson School of Management in 2013, with a Bachelor of Business Administration degree. Ms. Shelby has been an investment adviser representative of Farther Finance Advisors, LLC since August 2020. From August 2018 to July 2020, Ms. Shelby was an investment adviser representative with United Capital Financial Advisors, LLC. From May 2018 to July 2018, Ms. Shelby was an investment adviser representative with Sea Hunt Capital. From January 2018 to July 2018, Ms. Shelby was an Administrative Manager with Sea Hunter Therapeutics. From June 2017 to December 2017, Ms. Shelby was a Client Relations Manager with DG Wealth



Partners, LLC. From July 2013 to June 2017, Ms. Shelby was an Analyst with Goldman Sachs & Company.

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

Ms. Shelby's annual compensation is based, in part, on the amount of assets under management that Ms. Shelby introduces to the Registrant and the number of clients that Ms. Shelby introduces to the Registrant. Accordingly, Ms. Shelby has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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A.

Joseph Taylor Matthews

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Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Joseph T. Matthews that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph T. Matthews is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joseph T. Matthews was born in 1984. Mr. Matthews graduated from Yale University in 2007, with a Bachelor of Arts degree in Philosophy and Political Science and in 2013 from Massachusetts Institute of Technology with an MBA. Mr. Matthews has been an investment adviser representative of Farther Finance Advisors, LLC since May 2019. From July 2016 to March 2019, Mr. Matthews was an Executive with ForUsAll.

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

Mr. Matthews' annual compensation is based, in part, on the amount of assets under management that Mr. Matthews introduces to the Registrant and the number of clients that Mr. Matthews introduces to the Registrant. Accordingly, Mr. Matthews has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Anthony Carlton

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Anthony Carlton that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony Carlton is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Anthony Carlton was born in 1991. Mr. Carlton graduated from the College of St. Scholastica in 2014, with a Bachelor of Science degree in Finance. Mr. Carlton has been a Vice President and Financial Advisor of Farther Finance Advisors, LLC since January 2021. From April 2019 to January 2021, Mr. Carlton was a Financial Advisor with Money Media LLC. From October 2017 to April 2019, Mr. Carlton was an Associate Financial Planner with Cerity Partners. From July 2015 to October 2017, Mr. Carlton was an Analyst with Agribank.

Mr. Carlton has been a CERTIFIED FINANCIAL PLANNER™ professional since 2020. 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 currently 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.

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

Mr. Carlton's annual compensation is based, in part, on the amount of assets under management that Mr. Carlton introduces to the Registrant and the number of clients that Mr. Carlton introduces to the Registrant. Accordingly, Mr. Carlton has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Roy Satterthwaite

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Roy Satterthwaite that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Roy Satterthwaite is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Roy Satterthwaite was born in 1959. Mr. Satterthwaite graduated from Bloomsburg University of Pennsylvania in 1982, with a Bachelor of Science degree in Accounting and in 1996 from Columbia University with an MBA. Mr. Satterthwaite has been an investment adviser representative of Farther Finance Advisors, LLC since August 2020. From May 2018 to July 2020, Mr. Satterthwaite was a Senior Vice President with AutoRABIT, Inc. From February 2017 to May 2018, Mr. Satterthwaite was a Senior Vice President with Forrester.



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

Mr. Satterthwaite's annual compensation is based, in part, on the amount of assets under management that Mr. Satterthwaite introduces to the Registrant and the number of clients that Mr. Satterthwaite introduces to the Registrant. Accordingly, Mr. Satterthwaite has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Dennis Williams, Jr.

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Dennis Williams, Jr. that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Dennis Williams, Jr. is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Dennis Williams, Jr. was born in 1983. Mr. Williams graduated from Western Washington University in 2008, with a Bachelor of Arts degree in Finance. Mr. Williams has been a Financial Advisor of Farther Finance Advisors, LLC since January 2022. From October 2011 to January 2022, Mr. Williams was a Financial Advisor with Merrill Lynch.

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

Mr. Williams' annual compensation is based, in part, on the amount of assets under management that Mr. Williams introduces to the Registrant and the number of clients that Mr. Williams introduces to the Registrant. Accordingly, Mr. Williams has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

David M. Darby

Farther

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Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about David M. Darby that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about David M. Darby is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David M. Darby was born in 1974. Mr. Darby graduated from Brown University in 1996, with an AB degree in Economics. Mr. Darby has been a Managing Director of Investment Strategy of Farther Finance Advisors, LLC since January 2022. From June 2017 through January 2022, Mr. Darby was the Managing Partner of DG Wealth Partners. From July 1996 through June 2017, Mr. Darby was a Vice President with Goldman, Sachs & Co.

Mr. Darby has been a CFA[®] Charterholder since 1999. CFA[®] designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst[®]



(CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 178,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

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

Mr. Darby's annual compensation is based, in part, on the amount of assets under management that Mr. Darby introduces to the Registrant and the number of clients that Mr. Darby introduces to the Registrant. Accordingly, Mr. Darby has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Jordan Soclof

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Jordan Soclof that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jordan Soclof is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jordan Soclof was born in 1997. Mr. Soclof graduated from Yeshiva University in 2020 with a Bachelor of Science degree in Finance. Mr. Soclof has been an Associate Advisor of Farther Finance Advisors, LLC since January 2022. From August 2020 through January 2022, Mr. Soclof was a Financial Solutions Advisor with Bank of Mercia and Merrill Lynch, Pierce, Fenner & Smith, Inc and was a student prior to this.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Parker J. O’Sullivan

Farther

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Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Parker J. O’Sullivan that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Parker J. O’Sullivan is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Parker J. O’Sullivan was born in 1987. Mr. O’Sullivan graduated from The University of California, Santa Barbara in 2010 with a Bachelor of Arts degree in History. Mr. O’Sullivan has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since February 2022. From July 2020 through February 2022, Mr. O’Sullivan was the Director of Business Development and 401(k) Advisor of Sierra Pacific Financial Advisors. From August 2019 through July 2020, Mr. O’Sullivan was an Operations & Logistics Manager and Consultant with NCS Moving Services. From October 2018 through August 2019, Mr. O’Sullivan was Head of



Sales for Insight Wealth Strategies. From February 2017 through June 2017, Mr. O’Sullivan was a registered representative of Commonfund Securities.

Mr. O’Sullivan has held the designation of Chartered Retirement Plans SpecialistSM (CRPS) since February 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.

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

Mr. O’Sullivan’s annual compensation is based, in part, on the amount of assets under management that Mr. O’Sullivan introduces to the Registrant and the number of clients that Mr. O’Sullivan introduces to the Registrant. Accordingly, Mr. O’Sullivan has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

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 Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Darren Ting

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Darren Ting that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Darren Ting is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Darren Ting was born in 1992. Mr. Ting graduated from Notre Dame College in 2016 with a Bachelor of Arts degree in Business Administration. Mr. Ting has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since March 2022. From March 2021 through February 2022, Mr. Ting was a Private Client Advisor of J.P. Morgan Chase. From November 2017 through March 2021, Mr. Ting was a Financial Advisor with Merrill Lynch. From June 2017 through August 2017, Mr. Ting was a Financial Advisor Associate with Morgan Stanley. From February 2015 through May 2017, Mr. Ting was a Banker with Citizens Bank.

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

Mr. Ting's annual compensation is based, in part, on the amount of assets under management that Mr. Ting introduces to the Registrant and the number of clients that Mr. Ting introduces to the Registrant. Accordingly, Mr. Ting has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Raymond Gin

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Raymond Gin that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Raymond Gin is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Raymond Gin was born in 1991. Mr. Gin attended Chabot College from 2009 through 2012 and then again 2013 through 2015. Mr. Gin has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since April 2022. From December 2019 through April 2022, Mr. Gin was a Wealth Advisor with Citigroup. From September 2016 through November 2019, Mr. Gin was a Financial Advisor with The Retirement Group.



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

Mr. Gin's annual compensation is based, in part, on the amount of assets under management that Mr. Gin introduces to the Registrant and the number of clients that Mr. Gin introduces to the Registrant. Accordingly, Mr. Gin has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Frank Lynn Baldwin

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Frank Lynn Baldwin that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frank Lynn Baldwin is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Frank Lynn Baldwin was born in 1956. Mr. Baldwin graduated from Idaho State University in 1993 with a Bachelor of Business Administration. Mr. Baldwin has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since May 2022. From November 2020 through March 2022, Mr. Baldwin was a Senior Vice President and Director of Wealth Management. From March 2015 through November 2020, Mr. Baldwin was Fiduciary Services Manager and Senior Wealth Planning Strategist of Zions Wealth Management.



Mr. Baldwin has held the designation of Chartered Life Underwriter (CLU®) since 1987. Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

Mr. Baldwin has held the designation of Chartered Financial Consultant (ChFC®) since 1988. The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC® charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

Mr. Baldwin has held the designation of Certified Trust and Financial Advisor (CTFA) since 2006. The CTFA designation identifies individuals who have completed certain requirements mandated by the Institute of Certified Bankers (ICB). Candidates must pass a comprehensive exam and meet the following requirements: 1) must have a minimum of three (3) years experience in wealth management and complete an ICB wealth management-training program *or* have five (5) years experience in wealth management and a bachelor's degree *or* have at least ten (10) years experience in wealth management; 2) must provide the ICB with a letter of recommendation; 3) must agree to ICB's Professional Code of Ethics; 4) must pay an annual fee and 5) must complete forty five (45) continuing education credits every three (3) years.

Mr. Baldwin has been a CERTIFIED FINANCIAL PLANNER™ professional since 2008.

Mr. Baldwin is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.



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

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

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

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

Mr. Baldwin has held the designation of Accredited Estate Planner® (AEP®) since 2011. An Accredited Estate Planner applicant must meet all of the following requirements established by the National Association of Estate Planners & Councils:

To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified



Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), CERTIFIED FINANCIAL PLANNER™ professional, or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America and meet certain educational requirements.

The applicant must be presently and significantly engaged in “estate planning activities” as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required. To be exempt from the required education requirements, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities.

AEP® applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available. Where no affiliated local council membership is available, the applicant is required to continuously maintain an At-Large individual membership in the National Association of Estate Planners & Councils.

AEP® applicants must continuously be in good standing with the applicant’s respective professional organization and/or license authority (e.g., State Bar Association for attorneys, etc.) and provide three (3) professional references prior to acceptance.

In addition, AEP® applicants must abide by the NAEPC Code of Ethics, acknowledge a commitment to the team concept of estate planning by signing a declaration statement and meet continuing education and re-certification requirements, which include the yearly payment of dues.

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

Mr. Baldwin’s annual compensation is based, in part, on the amount of assets under management that Mr. Baldwin introduces to the Registrant and the number of clients that Mr. Baldwin introduces to the Registrant. Accordingly, Mr. Baldwin has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation



could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Ryan Patrick Mack

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Ryan Patrick Mack that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Patrick Mack is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ryan Patrick Mack was born in 1986. Mr. Mack graduated from University of Nevada, Las Vegas in 2015 with a Bachelor of Arts degree in Economics and in 2018 with an MBA in General Management. Mr. Mack has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2022. From October 2010 through June 2022, Mr. Mack was employed with Fidelity Investments.

Mr. Mack has been a CERTIFIED FINANCIAL PLANNER™ professional since 2020.



Mr. Mack is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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

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

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

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



keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. 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

Mr. Mack's annual compensation is based, in part, on the amount of assets under management that Mr. Mack introduces to the Registrant and the number of clients that Mr. Mack introduces to the Registrant. Accordingly, Mr. Mack has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Matthew Porter Barton

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Matthew Porter Barton that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Matthew Porter Barton was born in 1971. Mr. Barton graduated from Humboldt State University in 1994 with a Bachelor of Arts degree in Social Science. Mr. Barton has been a Senior Wealth Planner of Farther Finance Advisors, LLC since June 2022. From September 2021 through June 2022, Mr. Barton was a Senior Wealth Planner with WealthFactor, LLC. From September 2019 through September 2021, Mr. Barton was an investment advisor representative of MyPortfolio Guide, LLC. From March 2007 through April 2019, Mr. Barton was an Investment Counselor with Fisher Investments.



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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Michael Sylvester

Farther

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Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Michael Sylvester that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Sylvester is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael Sylvester was born in 1980. Mr. Sylvester graduated from Virginia Tech in 2002 with a Bachelor of Science degree in Economics and from Fordham University in 2011 with an MBA. Mr. Sylvester has been a Vice President of Farther Finance Advisors, LLC since July 2022. From December 2018 through July 2022, Mr. Sylvester was the President of Candlewood Consulting. From September 2016 through November 2018, Mr. Sylvester was a Principal and Senior Investment Consultant with Mercer Investment Consulting, LLC.



Mr. Sylvester has held the Certified Investment Management Analyst® designation since 2013. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. The designation is administered through the Investments & Wealth Institute®. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must complete an executive education program through a registered education provider and pass a comprehensive certification exam. CIMA® designees are required to adhere to the Investments & Wealth Institute's® Code of Professional Responsibility and the appropriate use of the certification marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

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

Mr. Sylvester's annual compensation is based, in part, on the amount of assets under management that Mr. Sylvester introduces to the Registrant and the number of clients that Mr. Sylvester introduces to the Registrant. Accordingly, Mr. Sylvester has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

William F. Woodruff

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about William F. Woodruff that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William F. Woodruff is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

William F. Woodruff was born in 1981. Mr. Woodruff graduated from the University of Portland in 2003 with a Bachelor of Business Administration degree in Finance. Mr. Woodruff has been a Managing Director of Farther Finance Advisors, LLC since June 2022. From December 2017 through June 2022, Mr. Woodruff was the Managing Member and investment advisor representative of WealthFactor, LLC. From December 2015 through December 2021, Mr. Woodruff was a Managing Member of Ruff Rentals, LLC.



Mr. Woodruff has held the designation of Chartered Alternative Investment Analyst (CAIA) since 2017. The CAIA designation, recognized globally, is administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA designation, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

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

Mr. Woodruff's annual compensation is based, in part, on the amount of assets under management that Mr. Woodruff introduces to the Registrant and the number of clients that Mr. Woodruff introduces to the Registrant. Accordingly, Mr. Woodruff has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Margie Carpenter

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Margie Carpenter that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Margie Carpenter is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Margie Carpenter was born in 1957. Ms. Carpenter graduated from Bates College in 1979 with a Bachelor of Arts degree and in 1985 with an MBA from Emory University. Ms. Carpenter has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since July 2022. From March 2010 through July 2022, Ms. Carpenter was the President and Owner of Bell Tower Advisors LLC.

Ms. Carpenter has been a CERTIFIED FINANCIAL PLANNER™ professional since 2002.



Ms. Carpenter is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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

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

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

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



keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Ms. Carpenter has held the designation of Certified Divorce Financial Analyst® (CDFA®) since 2013. The Certified Divorce Financial Analyst® (CDFA®) designation is issued by The Institute for Divorce Financial Analysts (IDFATM), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena.

Founded in 1993, IDFATM provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFATM has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analysts® (CDFAs®). The CDFA® designation is available to individuals who have a minimum of three years experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams and be in good standing with their broker dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency.

To earn the designation, the participant must complete a series of self-study course modules and pass an examination for each module. The American module topics are:

- Financial and legal issues of divorce
- Advanced financial issues of divorce
- Tax issues of divorce
- Working as a CDFA: case studies

Continuing Education (CE)

To retain the Certified Divorce Financial Analyst® designation, a CDFA® must obtain thirty divorce-related hours of Continuing Education (CE) every two years, remain in good standing with the IDFATM, and keep his/her dues current.

To learn more about the CDFA® designation, visit <http://www.institutedfa.com/>.

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

Ms. Carpenter's annual compensation is based, in part, on the amount of assets under management that Ms. Carpenter introduces to the Registrant and the number of clients that Ms. Carpenter introduces to the Registrant. Accordingly, Ms. Carpenter has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Brie Anne Valant

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Brie Anne Valant that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Brie Anne Valant is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Brie Anne Valant was born in 1979. Ms. Valant attended Clarkson University from 1996 to 1997 and Regis University from 2005-2006. Ms. Valant has been a Senior Wealth Planner of Farther Finance Advisors, LLC since July 2022. From December 2020 through June 2022, Ms. Valant was a Senior Wealth Planner with WealthFactor, LLC. From January 2017 through January 2020, Ms. Valant was a Relationship Manager with NewFocus Financial Group.



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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Frank J. Mangone

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Frank J. Mangone that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frank J. Mangone is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Frank J. Mangone was born in 1970. Mr. Mangone graduated from Manhattan College with a Bachelor of Science degree in Business Administration and from Pace University with an MBA in Financial Management. Mr. Mangone has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since July 2022. From September 1999 through July 2022, Mr. Mangone was a Vice President with BNY Mellon, N.A.



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

Mr. Mangone's annual compensation is based, in part, on the amount of assets under management that Mr. Mangone introduces to the Registrant and the number of clients that Mr. Mangone introduces to the Registrant. Accordingly, Mr. Mangone has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Michael Lee

ADV Part 2B, Brochure Supplement
Dated September 9, 2022

www.fartherfinance.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Michael Lee that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Lee is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael Lee was born in 1991. Mr. Lee graduated from The University of California, San Diego in 2013 with a Bachelor of Science degree in Management Science. Mr. Lee has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since September 2022. From March 2014 through September 2022, Mr. Lee was a registered representative of FSC. From January 2013 through September 2022, Mr. Lee was an investment adviser representative with The Retirement Group.

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. Lee, 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. Lee to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Lee 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. Lee. Clients are reminded that they may purchase insurance products recommended by Mr. Lee through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Lee's annual compensation is based, in part, on the amount of assets under management that Mr. Lee introduces to the Registrant and the number of clients that Mr. Lee introduces to the Registrant. Accordingly, Mr. Lee has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Katherine A. Fibiger

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Katherine A. Fibiger that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine A. Fibiger is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Katherine A. Fibiger was born in 1975. Ms. Fibiger graduated from Colgate University in 1996 with a Bachelor of Arts degree. Ms. Fibiger has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since September 2022. From April 2017 through September 2022, Ms. Fibiger was a Partner with Stratos Wealth Partners and a registered representative with LPL Financial.

Ms. Fibiger has been a CERTIFIED FINANCIAL PLANNER™ professional since 2009.



Ms. Fibiger is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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

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

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

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



keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. **Licensed Insurance Agent.** Ms. Fibiger, 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. Fibiger to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Fibiger 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. Fibiger. Clients are reminded that they may purchase insurance products recommended by Ms. Fibiger through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Ms. Fibiger's annual compensation is based, in part, on the amount of assets under management that Ms. Fibiger introduces to the Registrant and the number of clients that Ms. Fibiger introduces to the Registrant. Accordingly, Ms. Fibiger has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or



solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

John Charles Paolini

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about John Charles Paolini that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about John Charles Paolini is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

John Charles Paolini was born in 1958. Mr. Paolini graduated from Princeton University in 1980 with a Bachelor of Arts degree in _____. He also graduated from Boston University School of Law in 1985 with a JD and from Northwestern University, Kellogg School of Management in 1989 with an MBA. Mr. Paolini has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since August 2022. From December 2013 through August 2022, Mr. Paolini was a Self-employed Consultant and Trader.



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

Mr. Paolini's annual compensation is based, in part, on the amount of assets under management that Mr. Paolini introduces to the Registrant and the number of clients that Mr. Paolini introduces to the Registrant. Accordingly, Mr. Paolini has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Daniel Robert Carlson

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Daniel Robert Carlson that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Robert Carlson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Daniel Robert Carlson was born in 1986. Mr. Carlson graduated from Lakeland University in 2008 with a Bachelor of Arts degree in Business Management. Mr. Carlson has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since September 2022. From May 2012 through September 2022, Mr. Carlson was a Financial Advisor with Packerland Brokerage.

Mr. Carlson has held the designation of Chartered Retirement Planning Counselor (CRPC®) since 2019. The College of Financial Planning® awards the CRPC® designation to applicants



who complete the CRPC® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC® 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.** Mr. Carlson, 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. Carlson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Carlson 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. Carlson. Clients are reminded that they may purchase insurance products recommended by Mr. Carlson through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Carlson's annual compensation is based, in part, on the amount of assets under management that Mr. Carlson introduces to the Registrant and the number of clients that Mr. Carlson introduces to the Registrant. Accordingly, Mr. Carlson has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief



Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



Item 1 Cover Page

A.

Richard Keith Sauls

Farther

ADV Part 2B, Brochure Supplement
Dated October 24, 2022

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Richard Keith Sauls that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Keith Sauls is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Richard Keith Sauls was born in 1967. Mr. Sauls graduated from the College of Charleston in 1990 with a Bachelor of Arts degree in Finance and from Emory University in 2001 with an MBA. Mr. Sauls has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since October 2022. From January 2020 through October 2022, Mr. Sauls was a Managing Partner with Exeter Venture Group and from January 2020 through February 2022, he was a contract employee with Acansa Investment Group.

Mr. Sauls has been a CFA[®] Charterholder since 2003. CFA[®] designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst[®]



(CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 178,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.



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

Mr. Sauls' annual compensation is based, in part, on the amount of assets under management that Mr. Sauls introduces to the Registrant and the number of clients that Mr. Sauls introduces to the Registrant. Accordingly, Mr. Sauls has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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 Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, 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, independent contractor, investment adviser representative, or solicitor 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. Powers at (415) 827-7371.



NOTICE OF PRIVACY PRACTICES

Farther Finance Advisors, LLC, an investment advisory firm, is committed to safeguarding the confidential information of its clients. We do collect nonpublic personal information in order to open and administer your accounts with us and to provide you with accurate and pertinent advice. We hold all nonpublic personal information you provide to us in the strictest confidence. If we were to change our firm policy, we would be prohibited under the law from doing so without advising you first.

You may direct us not to make disclosures (other than disclosures required by law) regarding nonpublic personal information to nonaffiliated third parties. If you wish to opt out of disclosures to non-affiliated third parties, please contact us at 415-849-1787.

Farther Finance Advisors, LLC collects personal information about you from the following sources:

- Applications or other forms.
- Discussions with nonaffiliated third parties.
- Information about your transactions with others or us.
- Questionnaires.
- Tax Returns.
- Estate Planning Documents.

Farther Finance Advisors, LLC uses your personal information in the following manner:

- We do not sell your personal information to anyone.
- We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)
- We will provide notice of changes in our information sharing practices. If, at any time in the future, it is necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change, so you will have the opportunity to opt out of such disclosure.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- For nonaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.
- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
- Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information will be destroyed.



1. Introduction

Farther Finance Advisors, LLC

PRIVACY PROCEDURES

Advisor has adopted the following policies and procedures in order to comply with the Gramm-Leach-Bliley Act.

2. Privacy Acts

2.1. The Gramm-Leach-Bliley Act

The Gramm-Leach-Bliley Act requires Advisor to:

- Limit disclosure of nonpublic personal information about a client to nonaffiliated third parties.
- Disclose to all clients, and potential clients, Advisor's privacy policies regarding sharing such information with affiliated and nonaffiliated third parties.
- Provide a process for clients to prevent disclosure of their nonpublic personal information to nonaffiliated third parties.
- Establish procedures to ensure the protection of clients' nonpublic personal information.

2.2. Advisor's Privacy Policy Statement

2.2.1. Individuals to Whom Privacy Procedures Apply

Advisor's Privacy Procedures apply to any individual who is a client of Advisor or has requested advisory services and, in the process, provides nonpublic personal information to Advisor.

2.2.2. Policy Regarding Use of Nonpublic Personal Information

Advisor treats nonpublic personal information, under the terms of the Gramm-Leach-Bliley Act, as confidential information and prohibits disclosure of such information except as follows:

- To employees in connection with Advisor's business;
- To an affiliate, but the affiliate may only disclose the information to the same extent as Advisor ;
- To nonaffiliated third parties with whom Advisor has a contractual agreement or other arrangement by which the nonaffiliated third parties provide services to Advisor that are "necessary to effect, administer, or enforce" the services that are authorized by the client, for example, custodial, legal and similar services.



2.2.3. Procedures Regarding Use and Treatment of Nonpublic Personal Information

Advisor requires that its employees be aware of and sensitive to their treatment of nonpublic personal information of its clients and potential clients. Advisor prohibits its employees from discussing such information unless necessary as part of their duties and responsibilities to Advisor. Furthermore, Advisor requires that each employee take precautions to avoid storing nonpublic personal information in plain view in public areas of Advisor's facilities and requires that each employee remove nonpublic personal information from conference rooms, reception areas and other areas where it may be seen by third parties. Particular care should be exercised when nonpublic personal information must be discussed in public places, such as restaurants, elevators, taxicabs, trains, or airplanes, where such information may be overheard. Under no circumstances may nonpublic personal information be shared with any person, including any spouse or other family member, who is not an employee of Advisor and who does not have a reason to know such information.

Advisor routinely reviews its security measures, such as computer storage of nonpublic personal information, to ensure that reasonable steps are taken to safeguard such information.

2.2.4. Privacy Procedures

- Advisor will review this privacy policy at least annually and amend it as necessary to remain in compliance with the Gramm-Leach-Bliley Act.
- Prior to entering any arrangement that involves disclosing nonpublic personal information with a nonaffiliated third party; Advisor will amend this policy and will provide an opt-out mechanism for clients to prevent such disclosure.
- At least annually, Advisor will provide notice of its then current privacy policy to each of its individual clients.
- Advisor will provide notice of its then current privacy policy to each individual who applies for advisory services.
- Advisor will document its compliance with its privacy policy as part of its books and records maintained under the Advisers Act and applicable rules.

2.2.5. Violation of Privacy Policies and Procedures

Any employee of Advisor who violates any provisions of these Privacy Policies and Procedures will face disciplinary action, including possible termination.

2.2.6. Security Measures

The following security measures will be implemented and maintained to protect the confidentiality of nonpublic personal information:



2.2.6.1. Employees

- The CCO will identify and maintain a list of specific employees who are authorized to have access to nonpublic personal information for legitimate business purposes.
- Advisor will implement and maintain controls designed to prevent employees from providing nonpublic personal information to unauthorized individuals who may seek to obtain this information through fraudulent means;
- The CCO will conduct an annual training program designed to ensure that employees are aware of, and comply with, these Privacy Procedures; and
- Advisor will implement and maintain control procedures that segregate employees who are allowed access to nonpublic personal information from those who are not allowed such access.

2.2.6.2. Physical Records

Safeguards will be put in place to protect physical (i.e., hard copy or non-electronic) nonpublic personal information against theft, destruction, loss, or damage due to potential environmental hazards, such as fire or water damage.

2.2.6.3. Electronic Records

If applicable, electronic files containing nonpublic personal information will operate under the following rules:

- Login identifications will be issued only with specific access authorizations;
- Login and password protocol will ensure that only authorized Advisor personnel can access the information contained in the system;
- Website servers used to gather and transmit nonpublic personal information will be stored in secure and environmentally controlled locations; and
- Computer systems will be equipped to provide warnings of possible attacks or intrusions into information systems, accompanied by response mechanisms that take appropriate action when unauthorized access to protected information is suspected or detected.

2.2.6.4. Testing

The above-referenced security measures will be tested on an annual basis.

2.3. Sharing Client Information with Third Parties

No nonpublic personal information of a client may be provided to a nonaffiliated third-party service provider until the CCO has determined that there is a contractual agreement prohibiting the third party from disclosing or using the information other than to carry out the purposes for which the information is to be disclosed.

The CCO will require each service provider by contract to implement appropriate measures designed to meet the objectives of these procedures and will monitor its compliance. No service provider may be retained without the approval of the CCO.



Farther

Item 1 – Introduction

Farther Finance Advisors, LLC (“we”, “us” or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences.

Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide, on a wrap fee basis, investment advisory services, including discretionary investment management and financial planning services to individuals, trusts and estates (our “retail investors”).

When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated.

When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our ADV Part 2A and Items 4 and 5, respectively in our Wrap Fee Brochure.

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What Fees will I pay?

We provide our investment advisory services on a wrap fee basis. When engaged to provide investment management services, we shall generally charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”), but may, in our sole discretion, elect to offer our services on an hourly rate basis or for an annual flat fee. Our annual AUM Fee is negotiable but does not exceed 1.00%. We generally require a minimum account balance of \$100,000 for investment advisory services.

Copies of our Part 2A and Appendix 1 are available at: [ADV Part 2A and Appendix 1](#)



We typically deduct our fee from one or more of your accounts, in advance, on a monthly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions or maintaining certain types of accounts. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

You will pay certain fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Clients who engage the Registrant on a wrap fee basis shall not incur brokerage commissions and/or transaction fees in addition to Registrant's investment management fee.

Additional Information: For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our ADV Part 2A and Item 4 of our Appendix 1.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion may be for the benefit of our firm.

How might your conflicts of interest affect me, and how will you address them?

Additional Information: For more detailed information about our conflicts of interest, please review our ADV Part 2A and our Appendix 1.

How do your financial professionals make money?

Our financial professionals are generally paid on a salary basis. However, certain of our financial professionals, based upon their individual professional ability, may receive a performance bonus from time-to-time. You should discuss your financial professional's compensation directly with your financial professional.

Copies of our Part 2A and Appendix 1 are available at: [ADV Part 2A and Appendix 1](#)



Item 4 – Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2 or our *relationship summary*.

Our Chief Compliance Officer may be reached by phone: 415-827-7371.

Who is my primary contact person?

Is he or she a representative of an investment adviser or broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?

Copies of our Part 2A and Appendix 1 are available at: [ADV Part 2A and Appendix 1](#)

