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COLORADO SPRINGS, CO 80920

888-879-1376

Timothy J. Newell
Andrew D. Barlow
KianPin "Tom" Lau
Isaiah Gates
Joseph Savenok
Joshua Payne
Joseph Webb III
Seth Scott
Ted Miller

2B Supplemental Brochure

April 1, 2026

The Brochure Supplement provides information about Timothy Newell, Andrew Barlow, KianPin "Tom" Lau, Isaiah Gates, Joseph Savenok, Joshua Payne, Joseph Webb III, Seth Scott and Ted Miller supplements the Envoy Advisory, Inc. Brochure. You should have received a copy of the Brochure. Please contact the Chief Compliance Officer at 888-879-1376 if you did not receive Envoy Advisory, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy Newell, Andrew Barlow, KianPin "Tom" Lau, Isaiah Gates, Joseph Savenok, Joshua Payne, Joseph Webb III, Seth Scott and Ted Miller is available on the SEC's website at SEC Advisor Info. You can search this site by a unique identifying number, known as the CRD number 306559

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Timothy J. Newell (CRD# 1339021), CFP, AIF, CEP, CKA

Born: 1963

Post-Secondary Education:

- Timothy J. Newell has no formal educational background

Recent Business Experience:

- 2020-Present Envoy Advisory, Inc., President
- 2011-Present Harvest Investment Services, LLC, President/CEO
- 1997-2018 ProEquities, Inc., Registered Representative

Certifications: **AIF, CEP, CFP, CKA**

Accredited Investment Fiduciary® (AIF®)
The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Certified Estate Planner™ (CEP®)
This designation is issued by the National Institute of Certified Estate Planners (NICEP). A prerequisite is that an individual must hold a valid current license in either the financial, legal, or tax profession. The educational component for the CEP is completed through an interactive discussion of the course highlights done either live or online, in combination with reading and understanding significant self-study materials. An applicant is expected to spend a minimum of 40 hours on the educational component of the program. The applicant must pass a qualifying exam, which is composed of 100 multiple choice questions, worded in such a way that the applicant must have a competent grasp of the subject matter. A minimum score of 70% is required for passing. Exams must be proctored by another licensed professional who is neither related to you or under your employ or influence. An individual is required to undergo eight hours of continuing education (in the area of estate planning) every two years and must adhere to the NICEP professional code of ethics which requires: model business behavior, compliance with State and Federal licensing authorities, compliance with represented professional companies and organizations, proper notification procedures, and submission to the findings and rulings of the NICEP with regard to the continued use of any certification which is conferred by the NICEP.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the " CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following
requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Kingdom Advisor™ (CKA®)
The CKA designation is a distinct award obtained through Kingdom Advisors, Inc. This designation is awarded to professionals who have demonstrated themselves to be believers in Jesus Christ, able to apply biblical wisdom in their counsel, are technically competent in their chosen profession, have high ethics and integrity, and are biblical stewards in their personal and professional life.

ITEM 3 - DISCIPLINARY INFORMATION

Timothy J. Newell has no history of any legal or disciplinary events deemed to be material to a client's consideration of Timothy J. Newell to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Timothy J. Newell that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Timothy J. Newell is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Newell may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Newell through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

ITEM 5 - ADDITIONAL COMPENSATION

Timothy J. Newell does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in **Item 4**.

ITEM 6 - SUPERVISION

Timothy J. Newell is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew D. Barlow (CRD# 7555902)

Born: 1989

Post-Secondary Education:

- College of Dupage, Attended 9/2009 – 5/2010

Recent Business Experience:

- 2020-Present Envoy Advisory, Inc., Director of Strategic Operations
- 2021-Present Harvest Investment Services, LLC, Partner;
  2020-Present Director of Strategic Operations
- 2021-Present Harvesting Kingdom Resources, Partner
- 2019-Present Brand Champions, Founder/CEO
- 2018-2019 PASS, CEO; 2018-2019 General Manager
- 2011-2018 Shoot & Share, Marketing & Community Manager

ITEM 3 - DISCIPLINARY INFORMATION

Andrew D. Barlow has no history of any legal or disciplinary events deemed to be material to a client's consideration of Andrew D. Barlow to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Andrew D. Barlow that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Andrew D. Barlow is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Barlow may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Barlow through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

ITEM 5 - ADDITIONAL COMPENSATION

Andrew D. Barlow does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in **Item 4**.

ITEM 6 - SUPERVISION

Andrew D. Barlow is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

KianPin "Tom" Lau (CRD# 7622603) AIF, CRPS

Born: 1978

Post-Secondary Education:
- University of Wales, BA, Marketing, 2004

Recent Business Experience:
- 2018-Present Envoy Advisory, Inc., Director of Recordkeeping & Client Services
- 2018-Present Christian Retirement Ministries, Inc., Director of Recordkeeping & Client Services
- 2008-2018 Compassion International, Client Services

Certifications: **AIF, CRPS**

Accredited Investment Fiduciary® (AIF®)
The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Chartered Retirement Plans Specialist℠ (CRPS®)
The Chartered Retirement Plans Specialist℠ (CRPS®) program is offered through the College for Financial Planning® and focuses on the design, installation, maintenance, and administration of retirement plans.

The curriculum for the CRPS designation encompasses specific content covering both theory and practical application. Examination Candidates must pass an end-of-course, multiple-choice examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

Candidates must sign and return the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also provide disclosure of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters, either self-disclosed or that are discovered by the College that are required to be disclosed.

Maintenance Requirements Continued use of the CRPS designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS designation by completing 40 hours of content-specific continuing education within a 12-month period in lieu of reenrolling in the program. Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Paying a biennial renewal fee.

ITEM 3 - DISCIPLINARY INFORMATION

Tom Lau has no history of any legal or disciplinary events deemed to be material to a client's consideration of Tom Lau to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Tom Lau that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Tom Lau is an employee of Christian Retirement Ministries. His role in this organization is Director of Recordkeeping & Client Services.

ITEM 5 - ADDITIONAL COMPENSATION

Tom Lau does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Tom Lau is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Isaiah Gates, CFP® (CRD# 7697580)

Born: 2003

Post-Secondary Education:
- Liberty University, BS Business Administration, Financial Planning, 2023

Recent Business Experience:
- 2023-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2023-Present Harvest Investment Services, LLC, Investment Adviser Representative
- 2022-2023 Harvest Investment Services, LLC, Advisor Assistant
- 2022-2023 Christian Retirement Ministries, Advisor Assistant
- 2022-2022 Integritas Providers, Bookkeeping Assistant
- 2019-2021 Cornerstone Reformed Church, Lawncare Manager

Certifications: **CFP®**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the " CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3 - DISCIPLINARY INFORMATION

Isaiah Gates has no history of any legal or disciplinary events deemed to be material to a client's consideration of Isaiah Gates to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Isaiah Gates that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Isaiah Gates is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Gates may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Gates through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

Isaiah Gates is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Gates for insurance related activities. This presents a conflict of interest because Mr. Gates may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

ITEM 5 - ADDITIONAL COMPENSATION

Isaiah Gates does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Isaiah Gates is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:
Chief Compliance Officer
630-613-9230

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph Savenok (CRD# 7854743)

Born: 2000

Post-Secondary Education:

- College of DuPage, AA Finance, 2022

Recent Business Experience:

- 2023-Present Envoy Advisory, Inc., Adviser Assistant
- 2023-Present Harvest Investment Services, LLC, Adviser Assistant
- 2022-2023 Jones Lang LaSalle, AR Assistant
- 2022-2022 Jacob Yakos CPA, Tax Preparation Intern
- 2019-2020 T. Rowe Price, Intern

ITEM 3 - DISCIPLINARY INFORMATION

Joseph Savenok has no history of any legal or disciplinary events deemed to be material to a client's consideration of Joseph Savenok to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Joseph Savenok that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Joseph Savenok is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Savenok may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Savenok through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

ITEM 5 - ADDITIONAL COMPENSATION

Joseph Savenok does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Joseph Savenok is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:
Chief Compliance Officer
630-613-9230

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joshua Payne (CRD# 7997139)

Born: 2001

Post-Secondary Education:

- Southern Illinois University Carbondale, BS Finance, 2022

Recent Business Experience:

- 2025-Present Envoy Advisory, Inc., Client Relations Specialist
- 2025-Present Harvest Investment Services, LLC, Client Relations Specialist
- 2024-2025 Envoy Advisory, Inc., Stewardship Advisor Assistant
- 2024-2025 Harvest Investment Services, LLC, Stewardship Advisor Assistant
- 2023-2024 Give Interactive, Client Associate

ITEM 3 - DISCIPLINARY INFORMATION

Joshua Payne has no history of any legal or disciplinary events deemed to be material to a client's consideration of Joshua Payne to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Joshua Payne that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Joshua Payne is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Payne may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Payne through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

ITEM 5 - ADDITIONAL COMPENSATION

Joshua Payne does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Joshua Payne is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:
Chief Compliance Officer
630-613-9230

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph Webb III (CRD# 4300522)

Born: 1966

Post-Secondary Education:

- St. Thomas Christian University, BA Non-Profit Business Management, Master of Arts in Christian Education, 2013

Recent Business Experience:

- 2024-Present Envoy Advisory, Inc., Financial Advisor-Planner
- 2024-Present Harvest Investment Services, LLC, Financial Advisor-Planner
- 2010-Present Profit Planners MGA, LLC, Principal/Insurance Agent
- 2019-2025 Inspire Advisors, LLC dba Profit Planners Management Group, Investment Adviser Representative

ITEM 3 - DISCIPLINARY INFORMATION

Joseph Webb III has no history of any legal or disciplinary events deemed to be material to a client's consideration of Joseph Webb III to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Joseph Webb III that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Joseph Webb III is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Webb III may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Webb III through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

Joseph Webb III has an ownership interest in Profit Planners MGA LLC, a licensed insurance agency, and is also separately licensed as an independent insurance agent. In this capacity, Mr. Webb III may effect transactions in insurance products for clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Profit Planners MGA LLC and/or Mr. Webb III for insurance related activities. This presents a conflict of interest because Mr. Webb III may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

ITEM 5 - ADDITIONAL COMPENSATION

Joseph Webb III does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Joseph Webb III is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:
Chief Compliance Officer
630-613-9230

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Seth Scott (CRD# 7395667), AAMS®, CKA®

Born: 1983

Post-Secondary Education:

- CSU Fresno, BS Computer Science, 2005

Recent Business Experience:

- 2025-Present Envoy Advisory, Inc., Financial Planner
- 2025-Present Harvest Investment Services, LLC, Financial Planner
- 2025-Present Shepherd's Wallet Financial Services, Financial Planner
- 2025-Present Shepherd's Wallet, Ministry Financial Specialist
- 1999-Present Self Employed, Musician
- 2023-2025 Heartwood Financial Planning, Owner/Financial Planner
- 2021-2025 PlanMember Securities Corporation, Registered Representative
- 2021-2025 PlanMember Securities Corporation, Investment Adviser Representative
- 2024-2025 Agape Planning Partners, Financial Advisor
- 2021-2022 Broadway Media Distribution, Project Manager
- 2019-2022 Jubilation Singers, Director
- 2012-2021 Fresno COG, Planner

Certifications: **AAMS®**, **CKA®**

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

Certified Kingdom Advisor®, (CKA®)
The CKA designation certifies that the recipient holds one of the following industry approved designations: CFP, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU® or JD or has ten years of experience in their discipline; insurance, investments, accounting, law, and financial planning. The Advisor has also provided references from his Pastor and two non-family member clients and maintains an active role in his local church while practicing the principles of Biblical financial wisdom personally. The central mission of Kingdom Advisors ("KA") is to uphold the standard of excellence for biblically wise financial advice.

Candidates must complete the Kingdom Advisors Core Training. Annual continuing educations requirements must be met and all designees must affirm the CKA® code of ethics.

ITEM 3 - DISCIPLINARY INFORMATION

Seth Scott has no history of any legal or disciplinary events deemed to be material to a client's consideration of Seth Scott to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Seth Scott that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Seth Scott is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Scott may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Scott through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

Seth Scott is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Scott for insurance related activities. This presents a conflict of interest because Mr. Scott may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Seth Scott is a Financial Planner with Shepherd's Wallet Financial Services, a Financial Planning and Advisory firm. Mr. Scott's duties as a Financial Planner with Shepherd's Wallet Financial Services do not create a conflict of interest to his provision of advisory services through Harvest Investment Services, LLC.

Seth Scott is a Ministry Financial Specialist with Shepherd's Wallet, a Financial Coaching and Education firm. Mr. Scott's duties as a Ministry Financial Specialist with Shepherd's Wallet do not create a conflict of interest to his provision of advisory services through Harvest Investment Services, LLC.

ITEM 5 - ADDITIONAL COMPENSATION

Seth Scott does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Seth Scott is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:

Chief Compliance Officer
630-613-9230

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ted Miller (CRD# 7542500)

Born: 1972

Post-Secondary Education:

- The King's University, MA Practical Theology, 2018

Recent Business Experience:

- 2026-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2025-Present Harvest Investment Services, LLC, Investment Adviser Representative
- 2025-Present Self-Employed
- 2023-2025 Simplicity, Governing Advisor
- 2018-2023 Kingdom Oaks, President
- 2012-2018 Crossroads Church, Lead Pastor

ITEM 3 - DISCIPLINARY INFORMATION

Ted Miller has no history of any legal or disciplinary events deemed to be material to a client's consideration of Ted Miller to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Ted Miller that is not included in this brochure supplement.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Ted Miller is an Investment Adviser Representative of Harvest Investment Services, LLC, a registered investment adviser. Harvest Investment Services, LLC is an affiliate of Envoy Advisory Inc. When appropriate, Mr. Miller may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Miller through Harvest Investment Services, LLC, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Envoy Advisory Inc.

Ted Miller is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Miller for insurance related activities. This presents a conflict of interest because Mr. Miller may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

ITEM 5 - ADDITIONAL COMPENSATION

Ted Miller does not receive any economic benefit for providing advisory services beyond the scope of Envoy Advisory, Inc. and business activities listed in Item 4.

ITEM 6 - SUPERVISION

Ted Miller is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John K. Alyo, who is responsible for administering the policies and procedures. John K. Alyo reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John K. Alyo contact information:

Chief Compliance Officer

630-613-9230