



ENVOY

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Bruce H. Bruinsma
Timothy J. Newell
James B. Hanley
Timothy Struck
Jeremy McNamara
JesusisLord Nwadiuko
Eric W. Schlosser
Andrew D. Barlow
KianPin “Tom” Lau
Jonathan Wei
Galo Baca
Isaiah Gates

2B Supplemental Brochure

June 30, 2023

The Brochure Supplement provides information about Bruce H. Bruinsma, Timothy Newell, James Hanley, Timothy Struck, Jeremy McNamara, JesusisLord Nwadiuko, Eric W. Schlosser, Andrew Barlow, KianPin “Tom” Lau, Jonathan Wei, Galo Baca and Isaiah Gates that 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 or 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 Bruce H. Bruinsma, Timothy Newell, James Hanley, Timothy Struck, Jeremy McNamara, JesusisLord Nwadiuko, Eric W. Schlosser, Andrew Barlow, Anthony Zapico, KianPin “Tom” Lau, Jonathan Wei, Galo Baca and Isaiah Gates 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

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bruce H. Bruinsma (CRD 1679271)

Born: 1941

Post-Secondary Education:

- Ohio State University, BBA; University of California Berkeley, MBA
- Successfully completed the General Securities Representative Examination (Series 7 - inactive), General Securities Principal Examination (Series 24 - inactive), Uniform Securities Agent State Law Examination (Series 63 - inactive) and Uniform Investment Adviser Law Examination (Series 65)
- Insurance Licensed: Life, Accident & Health

Recent Business Experience:

- 2011-Present Envoy Advisory, Inc., Adviser
- 2019 -Present Envoy Financial, Inc., Chief Executive Officer
- 2011- 2017 Envoy Securities, LLC, Chief Executive Officer & CCO
- 1997-2011 Lincoln Investment Planning, Inc., Registered Representative
- 1994-1997 Legend Equities Corp., Registered Representative
- 1989-1994 Legend Capital Corp., Registered Representative

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

Bruce H. Bruinsma is licensed as an insurance agent. It is anticipated that a small portion, less than 3% of his time, will be spent acting in this capacity. In former times, insurance products were more integrated into retirement plan solutions. At Envoy, insurance products play a minimal role. He maintains those licenses in support of any insurance-based products desired by plan sponsors or participants.

In addition to serving as an investment advisory representative, Bruce H. Bruinsma formed the non-profit, 501(c)3, "Live with Meaning, Inc" to further empower Christians towards an entire lifetime of ministry. His book entitled *The Retirement Reformation* was published in 2019. He is also the author of *Finding Freedom and Moving Forward*. These books help people bring their Christian faith and financial stewardship together. Mr. Bruinsma may receive compensation from the sale of his books, although most readers download them for

free. Some are purchased through Amazon. Information, and education is also offered through his website.

Bruce Bruinsma has been an innovator in the unique area of "business for ministry." He is about to start a new endeavor with the specific mission of financially supporting ministries and communities in the United States, Europe, and Asia. In addition, Bruce serves as a guest speaker to ministries and non-profits about the potential funding challenges ahead and new approaches to creating sustainable income for their organizations by embracing new or existing business ventures. His time spent on these activities is 10% each month.

ITEM 5 - ADDITIONAL COMPENSATION

Bruce H. Bruinsma 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

Bruce H. Bruinsma 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer
630-613-9230

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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer
630-613-9230

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James B. Hanley (CRD# 2923685)

Born: 1957

Post-Secondary Education:

- The University of Texas at San Antonio, CFP program, 2018

Recent Business Experience:

- 2021-Present Envoy Advisory, Inc., Financial Advisor
- 2019-2021 Edward Jones, Financial Advisor
- 2015-2018 USAA, Financial Advisor

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

James B. Hanley is not involved in any business activities outside of Envoy Advisory, Inc.

ITEM 5 - ADDITIONAL COMPENSATION

James B. Hanley does not receive any additional compensation from providing advisory services beyond that received as a result of his capacity as an investment adviser representative of Envoy Advisory, Inc.

ITEM 6 - SUPERVISION

James B. Hanley 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Timothy Arthur Struck (CRD#2274255)

Born: 1969

Post-Secondary Education:

- Bemidji State University, BS Business Administration
- Successfully completed the Investment Company Products/Variable Contracts Representative Examination (Series 6), Uniform Securities Agent State Law Examination (Series 63), and Uniform Investment Adviser Law Examination (Series 65)

Designation: CRPS® Chartered Retirement Plan Specialist

¹Minimum Requirements for Chartered Retirement Plans Specialist or CRPS®

Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance and administration of retirement plans. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Recent Business Experience:

- 2015-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2015 – Present Christian Retirement Ministries
- 2015-2017 Envoy Securities, LLC, Representative
- 1994-2015 Alliance Benefit Group, Retirement Plan Consultant

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

Timothy A. Struck is an employee of Christian Retirement Ministries. His role in this organization is sales and consulting.

ITEM 5 - ADDITIONAL COMPENSATION

Timothy A. Struck 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 A. Struck 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeremy McNamara (CRD# 6466842)

Born: 1995

Post-Secondary Education:

- Northern Illinois University, BA Science and Business Administration, 2015
- Harper College, AA, 2014
- Elgin Community College, AA, 2013
- Judson University, AA 2012

Recent Business Experience:

- 2022-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2020-Present Harvest Investment Services, LLC, Investment Adviser Representative
- 2020-2020 Centrust Bank, AVP of Commercial Banking
- 2017-2020 Parkway Bank and Trust company, Commercial Credit Analyst
- 2016-2017 Bridgeview Bank Group, Credit Analyst

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

Jeremy McNamara 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. McNamara may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. McNamara 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

Jeremy McNamara 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

Jeremy McNamara 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer

630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JesusisLord Nwadiuko (CRD# 752284)

Born: 1993

Post-Secondary Education:

- University of Notre Dame, BA Chinese and Pre-Health, 2017
- John Hopkins University, MA School of Advanced International Studies, 2019

Recent Business Experience:

- 2022-Present Envoy Advisory, Inc., Stewardship Advisor
- 2022-Present Christian Retirement Ministries, Inc., Client Services
- 2021-Present Envoy Financial, Client Services
- 2021-2022 Amara Lane, Founder
- 2019-2021 Ernst & Young – Parthenon, Associate Consultant
- 2019-2021 Saffron Ventures, Site Manager, Lex Fellowship
- 2019-2019 Parallel Employment Group, Education Division, Substitute Teacher

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

JesusisLord Nwadiuko is an employee of Christian Retirement Ministries. His role in this organization is to provide client services.

ITEM 5 - ADDITIONAL COMPENSATION

JesusisLord Nwadiuko 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

JesusisLord Nwadiuko 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer

630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric W. Schlosser (CRD# 7299597)

Born: 2000

Post-Secondary Education:

- Excelsior College, BS Business, 2020

Recent Business Experience:

- 2022-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2022-Present Harvest Investment Services, LLC, Investment Adviser Representative

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

Eric W. Schlosser 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. Schlosser may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Schlosser 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

Eric W. Schlosser 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

Eric W. Schlosser 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell 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 SpecialistSM (CRPS®)

The Chartered Retirement Plans SpecialistSM (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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan Wei (CRD# 7665148)

Born: 1981

Post-Secondary Education:

- University of Illinois-Chicago, Liberal Arts & Sciences, Attended 9/2000 – 1/2002

Recent Business Experience:

- 2022-Present Envoy Advisory, Inc., Marketing Content Manager
- 2022-Present Christian Retirement Ministries, Inc., Marketing Content Manager
- 2012-Present Self-Employed

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

Jonathan Wei is an employee of Christian Retirement Ministries. His role in this organization is Marketing Content Manager.

ITEM 5 - ADDITIONAL COMPENSATION

Jonathan Wei 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

Jonathan Wei 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer
630-613-9230

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Galo Baca (CRD# 7677382)

Born: 2001

Post-Secondary Education:

- Aurora University, BS Financial, 2023
- Aurora University, BA Business Administration, 2023

Recent Business Experience:

- 2023-Present Envoy Advisory, Inc., Assistant Advisor
- 2022-Present Harvest Investment Services, LLC, Assistant Advisor
- 2022-Present Christian Retirement Ministries, Inc., Assistant Advisor
- 2016-Present Su Servicio Hispano, Inc. Tax Office, Customer Service Clerk
- 2018-2021 Life Changers International Church, Children's Ministry Event Coordinator

ITEM 3 - DISCIPLINARY INFORMATION

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

ITEM 4 - OTHER BUSINESS ACTIVITIES

Galo Baca is an employee of Christian Retirement Ministries. His role in this organization is Assistant Advisor.

Galo Baca 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. Baca may recommend that you use the investment advisory services of Harvest Investment Services, LLC. If you utilize the advisory services of Mr. Baca 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

Galo Baca 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

Galo Baca 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer

630-613-9230

BACKGROUND AND BUSINESS EXPERIENCE

Isaiah Gates (CRD# 7697580)

Born: 2003

Post-Secondary Education:

- John A. Logan Community College, BS Transfer Course Enrollee - Dual Enrollment, 1/2019 -5/2019
- Liberty University, BS Business Administration: Financial Planning, 6/2019 – Present

Recent Business Experience:

- 2023-Present Envoy Advisory, Inc., Stewardship Advisor Intern Associate
- 2022-Present Harvest Investment Services, LLC, Stewardship Advisor Intern Associate
- 2022-Present Christian Retirement Ministries, Inc., Stewardship Advisor Intern Associate
- Integritas Providers, Bookkeeping Intern, 6/2022 – 8/2022
- Cornerstone Reformed Church, Lawncare Manager, 5/2019 – 7/2021

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 employee of Christian Retirement Ministries. His role in this organization is Stewardship Advisor Intern Associate.

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.

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 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, Timothy J. Newell, who is responsible for administering the policies and procedures. Timothy J. Newell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Timothy J. Newell contact information:

Chief Compliance Officer

630-613-9230