

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 2.0%. We do not generally require a minimum account balance for investment advisory services.

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.

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

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 compensated based upon the revenue derived from the assets they are responsible for managing. Some financial professionals are compensated on a salary basis. Certain of our financial professionals, based upon their individual professional ability, may also receive a performance bonus from time-to-time. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

Yes. 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: 628-246-8004.

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](#)

Farther Finance Advisors, LLC

Farther

Form ADV Part 2 Brochure

August 11, 2025

Contact: Christopher C. Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

www.farther.com

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 Christopher C. Powers at (628) 246-8004 or chris@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

The main address of Farther Financial Advisors has moved from 575 Market Street, Suite 400, San Francisco, CA, to 345 California Street, Suite 600, San Francisco, CA 94104.

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 founding members.

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 in person and 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 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 securities 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 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.

In the model portfolios, 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 fluctuate. Client holdings are rebalanced and dividends are reinvested automatically. In general, Farther will consider rebalancing whenever the percentage holding of one or more positions fluctuate 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 positions and use the proceeds to buy underrepresented positions 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 2.00%, 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.



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.), including certain of its related persons in their capacity as licensed insurance agents. 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, 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.

Cash Sweep Accounts. Certain account custodians can require that cash proceeds from account transactions or new deposits, be swept to and/or initially maintained in a specific custodian designated sweep account. The yield on the sweep account will generally be lower than those available for other money market accounts. When this occurs, to help mitigate the corresponding yield dispersion Farther shall (usually within 30 days thereafter) generally (with exceptions) purchase a higher yielding money market fund (or other type security) available on the custodian's platform, unless Farther reasonably anticipates that it will utilize the cash proceeds during the subsequent 30-day period to purchase additional investments for the client's account. Exceptions and/or modifications can and will occur with respect to all or a portion of the cash balances for various reasons, including, but not limited to the amount of dispersion between the sweep account and a money market fund, the size of the cash balance, an indication from the client of an imminent need for such cash, or the client has a demonstrated history of writing checks from the account.

The above does not apply to the cash component maintained within a Farther actively managed investment strategy (the cash balances for which shall generally remain in the custodian designated cash sweep account), an indication from the client of a need for access to such cash, assets allocated to an unaffiliated investment manager and cash balances maintained for fee billing purposes.

The client shall remain exclusively responsible for yield dispersion/cash balance decisions and corresponding transactions for cash balances maintained in any Farther unmanaged accounts.

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.

Bitcoin, Cryptocurrency, and Digital Assets. Farther does not recommend or advocate for the purchase of, or investment in, Bitcoin, cryptocurrencies, or digital assets. Such investments are considered speculative and carry significant risk. For clients who want exposure to Bitcoin, cryptocurrencies, or digital assets, Farther, may advise the client to consider a potential investment in corresponding exchange traded securities, or an allocation to separate account managers and/or private funds that provide cryptocurrency exposure.

Bitcoin and cryptocurrencies are digital assets that can be used for various purposes, including transactions, decentralized applications, and speculative investments. Most digital assets use blockchain technology, an advanced cryptographic digital ledger to secure transactions and validate asset ownership. Unlike conventional currencies issued and regulated by monetary authorities, cryptocurrencies generally operate without centralized control, and their value is determined by market supply and demand. While regulatory oversight of digital assets has evolved significantly since their inception, they remain subject to variable regulatory treatment globally, which may impact their risk profile and liquidity.

Given that cryptocurrency investments are speculative and subject to extreme price volatility, liquidity constraints, and the potential for total loss of principal, Farther does not exercise discretionary authority to purchase cryptocurrency investments for client accounts. Any investment in cryptocurrencies must be expressly authorized by the client. Clients who authorize the purchase of a cryptocurrency investment must be prepared for the potential for liquidity constraints, extreme price volatility, regulatory risk, technological risk, security and custody risk, 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.

Socially Responsible (ESG) Investing Limitations. Socially Responsible Investing involves the incorporation of Environmental, Social and Governance (“ESG”) considerations into the investment due diligence process. Farther does not maintain or advocate an ESG investment strategy but will seek to employ ESG if directed by a client to do so. If implemented, Farther shall rely upon the assessments undertaken by the unaffiliated mutual fund, exchange traded fund or separate account portfolio manager to determine that the fund’s or portfolio’s underlying company securities meet a socially responsible mandate.

ESG investing incorporates a set of criteria/factors used in evaluating potential investments: Environmental (i.e., considers how a company safeguards the environment); Social (i.e., the manner in which a company manages relationships with its employees, customers, and the communities in which it operates); and Governance (i.e., company management considerations). The number of companies that meet an acceptable ESG



mandate can be limited when compared to those that do not and could underperform broad market indices.

Investors must accept these limitations, including potential for underperformance. Correspondingly, the number of ESG mutual funds and exchange-traded funds are limited when compared to those that do not maintain such a mandate. As with any type of investment (including any investment and/or investment strategies recommended and/or undertaken by Farther), there can be no assurance that investment in ESG securities or funds will be profitable or prove successful.

Use Mutual Funds and Exchange Traded Funds: Farther may recommend that clients allocate investment assets to publicly available mutual funds and/or 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 mutual funds or 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.

Cybersecurity Risk. The information technology systems and networks that Farther and its third-party service providers use to provide services to Farther's clients employ various controls that are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in Farther's operations and/or result in the unauthorized acquisition or use of clients' confidential or non-public personal information.

In accordance with Regulation S-P, Farther is committed to protecting the privacy and security of its clients' non-public personal information by implementing appropriate administrative, technical, and physical safeguards. Farther has established processes to mitigate the risks of cybersecurity incidents, including the requirement to restrict access to such sensitive data and to monitor its systems for potential breaches. Clients and Farther are nonetheless subject to the risk of cybersecurity incidents that could ultimately cause them to incur financial losses and/or other adverse consequences.



Although Farther has established processes to reduce the risk of cybersecurity incidents, there is no guarantee that these efforts will always be successful, especially considering that Farther does not control the cybersecurity measures and policies employed by third-party service providers, issuers of securities, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchanges, and other financial market operators and providers. In compliance with Regulation S-P, Farther will notify clients in the event of a data breach involving their non-public personal information as required by applicable state and federal laws.

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 June 26, 2025, Farther had \$7,112,954,570 in assets under management on a discretionary basis and \$410,856,307 on a non-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 2% 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 2.00% 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 Charles Schwab Corporation ("Schwab"), Apex Clearing Corporation, ("Apex"), Fidelity Investments ("Fidelity") and/or Pershing, LLC ("Pershing") serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as Schwab, Apex, Fidelity 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, in its sole discretion, may 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.

Options Strategies.

In limited situations, generally upon client direction and/or, Farther may engage in options transactions (or engage an independent investment manager to do so) for the purpose of hedging risk and/or generating portfolio income. The use of options transactions as an investment strategy can involve a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security, depending upon the nature of the option contract. Generally, the purchase or sale of an option contract shall be with the intent of "hedging" a potential market risk in a client's portfolio and/or generating income for a client's portfolio.

Certain options-related strategies (i.e., straddles, short positions, etc.), may, in and of themselves, produce principal volatility and/or risk. Thus, a client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In



light of these enhanced risks, client may direct Farther, in writing, not to employ any or all such strategies for his/her/their/its accounts.

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, mutual funds, individual equities and fixed income securities 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. Affiliated Investment Adviser Firm. Farther is under common ownership with Farther Asset Management, LLC ("FAM"), an affiliated, SEC Registered investment advisor firm (SEC# 801-128146). FAM generally provides discretionary investment management services to institutional clients. Farther has been engaged by FAM to provide sub-advisory services in connection with FAM's discretionary investment management of client assets. FAM clients do not pay an additional fee as a result of this sub-advisory relationship.

Affiliated Licensed Insurance Agency/Agents. Farther Insurance Group, LLC is an affiliated licensed insurance agency. Furthermore, certain of Farther's representatives, in their individual capacities, are licensed insurance agents. Farther and/or its representatives may recommend the purchase of certain insurance-related products on a commission basis. As referenced in Item 4.B above, clients can engage certain of Farther's representatives to purchase insurance products on a commission basis.

The recommendation by representatives of Farther that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may



provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from representatives of Farther or through Farther Insurance Group, LLC in its capacity as a licensed insurance agency. Clients are reminded that they may purchase insurance products recommended by Farther through other, non-affiliated insurance agencies and/or agents.

- 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 made 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.

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 Schwab, Apex, Fidelity 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 Schwab, Apex, Fidelity 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 Schwab, Apex, Fidelity 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 Schwab, Apex, Fidelity, 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 Schwab, Apex, Fidelity or Pershing. Farther, without cost (and/or at a discount), receives support services and/or products from Schwab, Apex, Fidelity and Pershing.

There is no corresponding commitment made by Farther to Apex, Schwab, Fidelity or 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.

- B. Farther engages independent promoters to provide endorsements. If a client is referred to Farther by a promoter, this practice is disclosed to the client in writing by the promoter and Farther pays the promoter out of its own funds—specifically, Farther generally pays the promoter a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of promoters is strictly regulated under applicable federal and state law. Farther’s policy is to fully comply with the requirements of Rule 206(4)-1, 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 (“Promoter 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 Finance Advisors, LLC

Farther

ADV Part 2A, Appendix 1 Wrap Fee Program Brochure

August 11, 2025

**Contact: Christopher C. Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104**

www.farther.com

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 Christopher C. Powers at (628) 246-8004 or chris@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

The main address of Farther Financial Advisors has moved from 575 Market Street, Suite 400, San Francisco, CA, to 345 California Street, Suite 600, San Francisco, CA 94104.

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 in person and 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 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 securities 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 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.

In the model portfolios, 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 fluctuate. Client holdings are rebalanced and dividends are reinvested automatically. In general, Farther may consider rebalancing whenever the percentage holding of one or more positions 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 positions and use the proceeds to buy underrepresented positions 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 2.00%, 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. Charles Schwab Corporation ("Schwab"), Apex Clearing Corporation, ("Apex"), Fidelity Investments ("Fidelity") and/or Pershing, LLC ("Pershing") generally serve as the custodian for Program accounts. Farther may engage other custodians in certain circumstances.

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, in its sole discretion, may 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.), including representatives of Farther in their separate individual capacities as licensed insurance agents. 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.

Cash Sweep Accounts. Certain account custodians can require that cash proceeds from account transactions or new deposits, be swept to and/or initially maintained in a specific custodian designated sweep account. The yield on the sweep account will generally be lower than those available for other money market accounts. When this occurs, to help mitigate the corresponding yield dispersion Farther shall (usually within 30 days thereafter) generally (with exceptions) purchase a higher yielding money market fund (or other type security) available on the custodian's platform, unless Farther reasonably anticipates that it will utilize the cash proceeds during the subsequent 30-day period to purchase additional investments for the client's account. Exceptions and/or modifications can and will occur with respect to all or a portion of the cash balances for various reasons, including, but not limited to the amount of dispersion between the sweep account and a money market fund, the size of the cash balance, an indication from the client of an imminent need for such cash, or the client has a demonstrated history of writing checks from the account.

The above does not apply to the cash component maintained within a Farther actively managed investment strategy (the cash balances for which shall generally remain in the custodian designated cash sweep account), an indication from the client of a need for



access to such cash, assets allocated to an unaffiliated investment manager and cash balances maintained for fee billing purposes.

The client shall remain exclusively responsible for yield dispersion/cash balance decisions and corresponding transactions for cash balances maintained in any Farther unmanaged accounts.

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.

Bitcoin, Cryptocurrency, and Digital Assets. Farther does not recommend or advocate for the purchase of, or investment in, Bitcoin, cryptocurrencies, or digital assets. Such investments are considered speculative and carry significant risk. For clients who want exposure to Bitcoin, cryptocurrencies, or digital assets, Farther, may advise the client to



consider a potential investment in corresponding exchange traded securities, or an allocation to separate account managers and/or private funds that provide cryptocurrency exposure.

Bitcoin and cryptocurrencies are digital assets that can be used for various purposes, including transactions, decentralized applications, and speculative investments. Most digital assets use blockchain technology, an advanced cryptographic digital ledger to secure transactions and validate asset ownership. Unlike conventional currencies issued and regulated by monetary authorities, cryptocurrencies generally operate without centralized control, and their value is determined by market supply and demand. While regulatory oversight of digital assets has evolved significantly since their inception, they remain subject to variable regulatory treatment globally, which may impact their risk profile and liquidity.

Given that cryptocurrency investments are speculative and subject to extreme price volatility, liquidity constraints, and the potential for total loss of principal, Farther does not exercise discretionary authority to purchase cryptocurrency investments for client accounts. Any investment in cryptocurrencies must be expressly authorized by the client. Clients who authorize the purchase of a cryptocurrency investment must be prepared for the potential for liquidity constraints, extreme price volatility, regulatory risk, technological risk, security and custody risk, 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.

Socially Responsible (ESG) Investing Limitations. Socially Responsible Investing involves the incorporation of Environmental, Social and Governance ("ESG") considerations into the investment due diligence process. Farther does not maintain or advocate an ESG investment strategy but will seek to employ ESG if directed by a client to do so. If implemented, Farther shall rely upon the assessments undertaken by the unaffiliated mutual fund, exchange traded fund or separate account portfolio manager to determine that the fund's or portfolio's underlying company securities meet a socially responsible mandate.

ESG investing incorporates a set of criteria/factors used in evaluating potential investments: Environmental (i.e., considers how a company safeguards the environment); Social (i.e., the manner in which a company manages relationships with its employees, customers, and the communities in which it operates); and Governance (i.e., company management considerations). The number of companies that meet an acceptable ESG mandate can be limited when compared to those that do not and could underperform broad market indices.

Investors must accept these limitations, including potential for underperformance. Correspondingly, the number of ESG mutual funds and exchange-traded funds are limited when compared to those that do not maintain such a mandate. As with any type of investment (including any investment and/or investment strategies recommended and/or undertaken by Farther), there can be no assurance that investment in ESG securities or funds will be profitable or prove successful.

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.

Cybersecurity Risk. The information technology systems and networks that Farther and its third-party service providers use to provide services to Farther's clients employ various controls that are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in Farther's operations and/or result in the unauthorized acquisition or use of clients' confidential or non-public personal information.

In accordance with Regulation S-P, Farther is committed to protecting the privacy and security of its clients' non-public personal information by implementing appropriate administrative, technical, and physical safeguards. Farther has established processes to mitigate the risks of cybersecurity incidents, including the requirement to restrict access to such sensitive data and to monitor its systems for potential breaches. Clients and Farther are nonetheless subject to the risk of cybersecurity incidents that could ultimately cause them to incur financial losses and/or other adverse consequences.

Although Farther has established processes to reduce the risk of cybersecurity incidents, there is no guarantee that these efforts will always be successful, especially considering that Farther does not control the cybersecurity measures and policies employed by third-party service providers, issuers of securities, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchanges, and other financial market operators and providers. In compliance with Regulation S-P, Farther will notify clients in the event of a data breach involving their non-public personal information as required by applicable state and federal laws.

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 the 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.

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.

Options Strategies.

In limited situations, generally upon client direction and/or, Farther may engage in options transactions (or engage an independent investment manager to do so) for the purpose of hedging risk and/or generating portfolio income. The use of options transactions as an investment strategy can involve a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security, depending upon the nature of the option contract. Generally, the purchase or sale of an option contract shall be with the intent of "hedging" a potential market risk in a client's portfolio and/or generating income for a client's portfolio.

Certain options-related strategies (i.e., straddles, short positions, etc.), may, in and of themselves, produce principal volatility and/or risk. Thus, a client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In light of these enhanced risks, client may direct Farther, in writing, not to employ any or all such strategies for his/her/their/its accounts.

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, mutual funds, individual equities and fixed income securities 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

Affiliated Investment Adviser Firm. Farther is under common ownership with Farther Asset Management, LLC (“FAM”), an affiliated, SEC Registered investment advisor firm (SEC# 801-128146). FAM generally provides discretionary investment management services to institutional clients. Farther has been engaged by FAM to provide sub-advisory services in connection with FAM’s discretionary investment management of client assets. FAM clients do not pay an additional fee as a result of this sub-advisory relationship.

Affiliated Licensed Insurance Agency/Agents. Farther Insurance Group, LLC is an affiliated licensed insurance agency. Furthermore, certain of Farther’s representatives, in their individual capacities, are licensed insurance agents. Farther and/or its representatives may recommend the purchase of certain insurance-related products on a commission basis. As referenced in Item 4.B above, clients can engage certain of Farther’s representatives to purchase insurance products on a commission basis.

The recommendation by representatives of Farther that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from representatives of Farther or through Farther Insurance Group, LLC in its capacity as a licensed insurance agency. Clients are reminded that they may purchase insurance products recommended by Farther through other, non-affiliated insurance agencies and/or agents

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 made 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, Fidelity or Pershing. Farther, without cost (and/or at a discount), receives support services and/or



products from Apex, Schwab, Fidelity 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, Fidelity, 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 promoters to provide client referrals. If a client is referred to Farther by a promoter, this practice is disclosed to the client in writing by the promoter and Farther pays the promoter out of its own funds—specifically, Farther generally pays the promoter a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of promoters is strictly regulated under applicable federal and state law. Farther's policy is to fully comply with the requirements of Rule 206(4)-1, 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 – Introduction

Farther Asset Management, 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 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.

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 0.35%. We do not generally require a minimum account balance for investment advisory services.

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

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

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 compensated based upon the revenue derived from the assets they are responsible for managing. Some financial professionals are compensated on a salary basis. Certain of our financial professionals, based upon their individual professional ability, may also receive a performance bonus from time-to-time. You should discuss your financial professional's compensation directly with your financial professional.

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: 628-246-8004.

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?

Farther Asset Management, LLC

Farther

Form ADV Part 2 Brochure

August 11, 2025

Contact: Christopher C. Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

www.farther.com

This brochure provides information about the qualifications and business practices of Farther Asset Management, LLC. If you have any questions about the contents of this brochure, please contact Christopher C. Powers at (628) 246-8004 or chris@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 Asset Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

References herein to Farther Asset Management, 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

The main address of Farther Asset Management has moved from 575 Market Street, Suite 400, San Francisco, CA, to 345 California Street, Suite 600, San Francisco, CA 94104.

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Item 4 Advisory Business

- A. Farther Asset Management, LLC (“FAM”) is a limited liability company formed in the state of Delaware. FAM became registered as an Investment Adviser Firm in June 2023. FAM is solely owned by Farther, Inc., and Mr. Matthews and Mr. Genser are Farther’s founding members.

B.

INVESTMENT ADVISORY SERVICES

FAM provides discretionary investment advisory services on a *fee* basis.

FAM’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 fluctuate. Client holdings are rebalanced and dividends are reinvested automatically. In general, FAM will consider rebalancing whenever the percentage holding of one or more positions fluctuate 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 FAM may sell overrepresented positions and use the proceeds to buy underrepresented positions to bring portfolios towards its target allocation without taking into account individual tax consequences or market circumstances.

It remains the client’s responsibility to promptly notify FAM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising FAM’s previous recommendations and/or services.

FAM WRAP PROGRAM

FAM sponsors the FAM 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, FAM 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 can generally range up to 0.50%, 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, FAM 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 FAM 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 FAM'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, FAM 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 FAM to the account custodian/broker-dealer, FAM has an economic incentive to maximize its compensation by seeking to minimize the number of trades in the client's account.

MISCELLANEOUS

No Financial Planning or Non-Investment Consulting/Implementation Services.

FAM does not provide financial planning and related consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. FAM does not serve as an attorney, accountant, or insurance agency, and no portion of our services should be construed as legal, accounting, or insurance implementation services. Accordingly, we do not prepare estate planning documents, tax returns or sell insurance products.

The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation made by FAM or its representatives. If the client engages any recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

Cash Positions. FAM continues to treat cash as an asset class. As such, unless determined to the contrary by FAM, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating FAM'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), FAM 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, FAM'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.

Cash Sweep Accounts. Certain account custodians can require that cash proceeds from account transactions or new deposits, be swept to and/or initially maintained in a specific custodian designated sweep account. The yield on the sweep account will

generally be lower than those available for other money market accounts. When this occurs, to help mitigate the corresponding yield dispersion FAM shall (usually within 30 days thereafter) generally (with exceptions) purchase a higher yielding money market fund (or other type security) available on the custodian's platform, unless FAM reasonably anticipates that it will utilize the cash proceeds during the subsequent 30-day period to purchase additional investments for the client's account. Exceptions and/or modifications can and will occur with respect to all or a portion of the cash balances for various reasons, including, but not limited to the amount of dispersion between the sweep account and a money market fund, the size of the cash balance, an indication from the client of an imminent need for such cash, or the client has a demonstrated history of writing checks from the account.

The above does not apply to the cash component maintained within a FAM actively managed investment strategy (the cash balances for which shall generally remain in the custodian designated cash sweep account), an indication from the client of a need for access to such cash, assets allocated to an unaffiliated investment manager and cash balances maintained for fee billing purposes.

The client shall remain exclusively responsible for yield dispersion/cash balance decisions and corresponding transactions for cash balances maintained in any FAM unmanaged accounts.

Unaffiliated Private Investment Funds. FAM also provides investment advice regarding private investment funds. FAM, 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. FAM'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 FAM calculating its investment advisory fee. FAM's fee shall be in addition to the fund's fees. FAM'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 FAM references private investment funds owned by the client on any supplemental account reports prepared by FAM, 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, FAM shall calculate its fee based upon the latest value provided by the fund sponsor.

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 FAM recommends that a client roll over their retirement plan assets into an account to be managed by FAM, such a recommendation creates a conflict of interest if FAM will earn new (or increase its current) compensation as a result of the rollover. If FAM provides a recommendation as to whether a client should engage in a rollover or not, FAM 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 FAM.

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

Socially Responsible (ESG) Investing Limitations. Socially Responsible Investing involves the incorporation of Environmental, Social and Governance ("ESG") considerations into the investment due diligence process. FAM does not maintain or advocate an ESG investment strategy but will seek to employ ESG if directed by a client to do so. If implemented, FAM shall rely upon the assessments undertaken by the unaffiliated mutual fund, exchange traded fund or separate account portfolio manager to determine that the fund's or portfolio's underlying company securities meet a socially responsible mandate.

ESG investing incorporates a set of criteria/factors used in evaluating potential investments: Environmental (i.e., considers how a company safeguards the environment); Social (i.e., the manner in which a company manages relationships with its employees, customers, and the communities in which it operates); and Governance (i.e., company management considerations). The number of companies that meet an acceptable ESG mandate can be limited when compared to those that do not and could underperform broad market indices.

Investors must accept these limitations, including potential for underperformance. Correspondingly, the number of ESG mutual funds and exchange-traded funds are limited when compared to those that do not maintain such a mandate. As with any type of investment (including any investment and/or investment strategies recommended and/or undertaken by FAM), there can be no assurance that investment in ESG securities or funds will be profitable or prove successful.

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

Portfolio Activity. FAM has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, FAM 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 FAM 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, FAM 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 FAM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising FAM's previous recommendations and/or services.

Cybersecurity Risk. The information technology systems and networks that FAM and its third-party service providers use to provide services to FAM's clients employ various controls that are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in FAM's operations and/or result in the unauthorized acquisition or use of clients' confidential or non-public personal information.

In accordance with Regulation S-P, FAM is committed to protecting the privacy and security of its clients' non-public personal information by implementing appropriate administrative, technical, and physical safeguards. FAM has established processes to mitigate the risks of cybersecurity incidents, including the requirement to restrict access to such sensitive data and to monitor its systems for potential breaches. Clients and FAM are nonetheless subject to the risk of cybersecurity incidents that could ultimately cause them to incur financial losses and/or other adverse consequences.

Although FAM has established processes to reduce the risk of cybersecurity incidents, there is no guarantee that these efforts will always be successful, especially considering that FAM does not control the cybersecurity measures and policies employed by

third-party service providers, issuers of securities, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchanges, and other financial market operators and providers. In compliance with Regulation S-P, FAM will notify clients in the event of a data breach involving their non-public personal information as required by applicable state and federal laws.

Disclosure Statement. A copy of FAM'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. FAM 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).
- D. As discussed above, FAM only provides its investment management services on a wrap fee basis. If a client determines to engage FAM, 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, FAM 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, 2024, FAM had \$290,615,559 in assets under management on a discretionary basis.

Item 5 Fees and Compensation

A.

INVESTMENT ADVISORY SERVICES

Under the Program, FAM 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 to 0.50%, 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.

FAM's Program generally includes tax loss harvesting services. However, when managing tax deferred accounts, FAM cannot implement its tax loss harvesting strategies.

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 FAM and are between the client and the account custodian). These fees are in addition to FAM's Program fee.

- B. Clients may elect to have FAM's advisory fees deducted from their custodial account. Both FAM's Investment Advisory Agreement and the custodial/clearing agreement may authorize the custodian to debit the account for the amount of FAM's investment advisory fee and to directly remit that management fee to FAM in compliance with regulatory procedures. In the limited event that FAM bills the client directly, payment is due upon receipt of FAM's invoice.
- C. As discussed below, unless the client directs otherwise or an individual client's circumstances require, FAM generally recommends that Charles Schwab Corporation ("Schwab"), Apex Clearing Corporation, ("Apex"), Fidelity Investments ("Fidelity") and/or Pershing, LLC ("Pershing") serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as Schwab, Apex, Fidelity and Pershing charge brokerage commissions and/or transaction fees for effecting certain securities transactions. However, under FAM's Program, FAM shall generally be responsible for these fees.
- D. FAM'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 FAM 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, FAM 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 FAM, 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 FAM nor any supervised person of FAM accepts performance-based fees.

Item 7 Types of Clients

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

FAM, in its sole discretion, may 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. FAM 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)

FAM 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 FAM) 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. FAM'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 FAM must have access to current/new market information. FAM has no control over the dissemination rate of market information; therefore, unbeknownst to FAM, certain analyses may be compiled with outdated market information, severely limiting the value of FAM'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.

FAM'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, FAM does not recommend such borrowing unless it is for specific short-term purposes (i.e., a bridge loan to purchase a new residence). FAM 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 FAM:

- by taking the loan rather than liquidating assets in the client's account, FAM 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 FAM, FAM will receive an advisory fee on the invested amount; and,
- if FAM's advisory fee is based upon the higher margined account value, FAM will earn a correspondingly higher advisory fee. This could provide FAM 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.

Options Strategies.

In limited situations, generally upon client direction and/or, FAM may engage in options transactions (or engage an independent investment manager to do so) for the purpose of hedging risk and/or generating portfolio income. The use of options transactions as an investment strategy can involve a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security, depending upon the nature of the option contract. Generally, the purchase or sale of an option contract shall be with the intent of "hedging" a potential market risk in a client's portfolio and/or generating income for a client's portfolio.

Certain options-related strategies (i.e., straddles, short positions, etc.), may, in and of themselves, produce principal volatility and/or risk. Thus, a client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In light of these enhanced risks, client may direct FAM, in writing, not to employ any or all such strategies for their accounts.

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, FAM primarily allocates client investment assets among various exchange traded funds, mutual funds, individual equities and fixed income securities on a discretionary basis in accordance with the client's designated investment objective(s).

FAM 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. FAM'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 FAM's management of client assets asset allocation models:

1. Initial Interview – at the opening of the account, FAM, 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 FAM shall notify the client to advise FAM 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, FAM 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 – FAM 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 FAM 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).

FAM 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, FAM's annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to FAM'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).

FAM'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

FAM has not been the subject of any disciplinary actions.

Item 10 Other Financial Industry Activities and Affiliations

- A. Neither FAM, 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 FAM, 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. Affiliated Investment Adviser Firm. FAM is under common ownership with Farther Finance Advisors, LLC (“Farther”), an affiliated, SEC Registered investment advisor firm (SEC# 801-116721). Farther provides discretionary investment management services via its online platform. FAM has engaged Farther to provide sub-advisory services in connection with FAM’s discretionary investment management of client assets. Clients do not pay an additional fee as a result of this sub-advisory relationship.

Affiliated Licensed Insurance Agency/Agents. Farther Insurance Group, LLC is an affiliated licensed insurance agency. Furthermore, certain of FAM’s representatives, in their individual capacities, are licensed insurance agents. FAM and/or its representatives may recommend the purchase of certain insurance-related products on a commission basis. As referenced in Item 4.B above, clients can engage certain of FAM’s representatives to purchase insurance products on a commission basis.

The recommendation by representatives of FAM that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from representatives of FAM or through Farther Insurance Group, LLC in its capacity as a licensed insurance agency. Clients are reminded that they may purchase insurance products recommended by FAM through other, non-affiliated insurance agencies and/or agents.

- D. FAM does not recommend or select other investment advisors for its clients for which it receives a fee.

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

- A. FAM maintains an investment policy relative to personal securities transactions. This investment policy is part of FAM’s overall Code of Ethics, which serves to establish a standard of business conduct for all of FAM’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, FAM also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by FAM or any person associated with FAM.

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

- C. FAM and/or representatives of FAM may buy or sell securities that are also recommended to clients. This practice may create a situation where FAM and/or representatives of FAM 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 FAM 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 FAM’s clients) and other potentially abusive practices.

FAM has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of FAM’s “Access Persons.” FAM’s securities transaction policy requires that Access Person of FAM 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. FAM and/or representatives of FAM *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where FAM and/or representatives of FAM 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, FAM has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of FAM’s Access Persons.

Item 12 Brokerage Practices

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

Factors that FAM considers in recommending Schwab, Apex, Fidelity or Pershing (or any other broker-dealer/custodian to clients) include historical relationship with FAM, 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 FAM will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. FAM’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, FAM may receive from Schwab, Apex, Fidelity 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 FAM to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by FAM 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 FAM 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 FAM in managing and administering client accounts. Others do not directly provide such assistance, but rather assist FAM to manage and further develop its business enterprise.

There is no corresponding commitment made by FAM to Schwab, Apex, Fidelity, 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.

FAM'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. FAM does not receive referrals from broker-dealers.
3. FAM 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 FAM 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 FAM. 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 FAM 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 FAM. 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 FAM provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless FAM decides to purchase or sell the same securities for several clients at approximately the same time. FAM 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 FAM’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. FAM 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 FAM provides investment supervisory services, account reviews are conducted on a periodic basis by FAM's representatives, at least annually. All investment supervisory clients are advised that it remains their responsibility to advise FAM 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 FAM on an annual basis.
- B. FAM 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. FAM 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, FAM may receive an economic benefit from Schwab, Apex, Fidelity or Pershing. FAM, without cost (and/or at a discount), receives support services and/or products from Schwab, Apex, Fidelity and Pershing.

There is no corresponding commitment made by FAM to Apex, Schwab, Fidelity or 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.

FAM’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. FAM engages independent promoters to provide endorsements. If a client is referred to FAM by a promoter, this practice is disclosed to the client in writing by the promoter and

FAM pays the promoter out of its own funds—specifically, FAM generally pays the promoter a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of promoters is strictly regulated under applicable federal and state law. FAM’s policy is to fully comply with the requirements of Rule 206(4)-1, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

Item 15 Custody

FAM 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. FAM may also provide a written periodic report summarizing account activity and performance.

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

The account custodian does not verify the accuracy of FAM’s advisory fee calculation.

Item 16 Investment Discretion

The client can determine to engage FAM to provide investment advisory services on a discretionary basis. Prior to FAM assuming discretionary authority over a client’s account, client shall be required to execute an Investment Advisory Agreement, naming FAM as client’s attorney and agent in fact, granting FAM 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 FAM on a discretionary basis may, at any time, impose restrictions, in writing, on FAM’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 FAM’s use of margin, etc.).

Item 17 Voting Client Securities

- A. FAM 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 FAM to discuss any questions they may have with a particular solicitation.

Item 18 Financial Information

- A. FAM does not solicit fees of more than \$1,200, per client, six months or more in advance.
- B. FAM 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. FAM has not been the subject of a bankruptcy petition.

Farther Asset Management, LLC

Farther

ADV Part 2A, Appendix 1 Wrap Fee Program Brochure

August 11, 2025

**Contact: Christopher C. Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104**

www.farther.com

This Brochure provides information about the qualifications and business practices of Farther Asset Management, LLC (“FAM”). If you have any questions about the contents of this Brochure, please contact Christopher C. Powers at (628) 246-8004 or chris@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 Asset Management, LLC also is available on the SEC’s website at www.adviserinfo.sec.gov

References herein to Farther Asset Management, 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

The main address of Farther Asset Management has moved from 575 Market Street, Suite 400, San Francisco, CA, to 345 California Street, Suite 600, San Francisco, CA 94104.

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Item 4 Services, Fees and Compensation

A.

INVESTMENT ADVISORY SERVICES

FAM provides discretionary investment advisory services on a *fee* basis. The Registrant provides investment advisory services specific to the needs of each client. Before providing investment advisory services, an investment adviser representative will ascertain each client's investment objectives. Depending upon the circumstance, FAM 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 securities based on the client's financial situation, risk tolerance, and time horizon ("Objective").

In the model portfolios, FAM'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 fluctuate. Client holdings are rebalanced and dividends are reinvested automatically. In general, FAM may consider rebalancing whenever the percentage holding of one or more positions 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 FAM may sell overrepresented positions and use the proceeds to buy underrepresented positions to bring portfolios towards its target allocation without taking into account individual tax consequences or market circumstances.

FAM WRAP PROGRAM

FAM sponsors the FAM Wrap Program (the "Program") through which it offers all of its discretionary investment management services.

Under the Program, FAM 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 can generally range up to 0.50%, 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.

FAM's Program generally includes tax loss harvesting services. However, when managing tax deferred accounts, FAM cannot implement its tax loss harvesting strategies.

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, FAM 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 FAM 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 FAM'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, FAM 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 FAM to the account custodian/broker-dealer, FAM has an economic incentive to maximize its compensation by seeking to minimize the number of trades in the client's account.

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

Charles Schwab Corporation ("Schwab"), Apex Clearing Corporation, ("Apex"), Fidelity Investments ("Fidelity") and/or Pershing, LLC ("Pershing") generally serve as the custodian for Program accounts. FAM may engage other custodians in certain circumstances.

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 month.

Clients authorize FAM to directly debit its advisory fee by executing an Investment Management Agreement. FAM shall send to the client's Custodian written notice of the amount of FAM'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 thirty (30) days 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 FAM) 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, FAM 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, FAM 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 FAM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising FAM'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 FAM 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 FAM, 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. FAM'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

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

FAM, in its sole discretion, may 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. FAM, as an investment advisor, selects ETFs or securities in accordance with the description of services provided in this brochure. As such, FAM does not select portfolio managers.
- B. FAM acts as the portfolio manager for the Program. Inasmuch as the execution costs for transactions effected in the client account will be paid by FAM, a conflict of interest arises in that FAM may have a disincentive to trade securities in the client account. In



addition, the amount of compensation received by FAM as a result of the client's participation in the Program may be more than what FAM would receive if the client paid separately for investment advice, brokerage and other services.

MISCELLANEOUS ADVISORY SERVICES DISCLOSURE

No Financial Planning or Non-Investment Consulting/Implementation Services.

FAM does not provide financial planning and related consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. FAM does not serve as an attorney, accountant, or insurance agency, and no portion of our services should be construed as legal, accounting, or insurance implementation services. Accordingly, we do not prepare estate planning documents, tax returns or sell insurance products.

The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation made by Registrant or its representatives. If the client engages any recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

Cash Positions. FAM continues to treat cash as an asset class. As such, unless determined to the contrary by FAM, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating FAM'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), FAM 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, FAM'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.

Cash Sweep Accounts. Certain account custodians can require that cash proceeds from account transactions or new deposits, be swept to and/or initially maintained in a specific custodian designated sweep account. The yield on the sweep account will generally be lower than those available for other money market accounts. When this occurs, to help mitigate the corresponding yield dispersion FAM shall (usually within 30 days thereafter) generally (with exceptions) purchase a higher yielding money market fund (or other type security) available on the custodian's platform, unless FAM reasonably anticipates that it will utilize the cash proceeds during the subsequent 30-day period to purchase additional investments for the client's account. Exceptions and/or modifications can and will occur with respect to all or a portion of the cash balances for various reasons, including, but not limited to the amount of dispersion between the sweep account and a money market fund, the size of the cash balance, an indication from the client of an imminent need for such cash, or the client has a demonstrated history of writing checks from the account.



The above does not apply to the cash component maintained within a FAM actively managed investment strategy (the cash balances for which shall generally remain in the custodian designated cash sweep account), an indication from the client of a need for access to such cash, assets allocated to an unaffiliated investment manager and cash balances maintained for fee billing purposes.

The client shall remain exclusively responsible for yield dispersion/cash balance decisions and corresponding transactions for cash balances maintained in any FAM unmanaged accounts.

Unaffiliated Private Investment Funds. FAM also provides investment advice regarding private investment funds. FAM, 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. FAM'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 FAM calculating its investment advisory fee. FAM's fee shall be in addition to the fund's fees. FAM'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 FAM references private investment funds owned by the client on any supplemental account reports prepared by FAM, 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, FAM shall calculate its fee based upon the latest value provided by the fund sponsor.



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 FAM recommends that a client roll over their retirement plan assets into an account to be managed by FAM, such a recommendation creates a conflict of interest if FAM will earn new (or increase its current) compensation as a result of the rollover. If FAM provides a recommendation as to whether a client should engage in a rollover or not, FAM 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 FAM.

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

Socially Responsible (ESG) Investing Limitations. Socially Responsible Investing involves the incorporation of Environmental, Social and Governance ("ESG") considerations into the investment due diligence process. FAM does not maintain or advocate an ESG investment strategy but will seek to employ ESG if directed by a client to do so. If implemented, FAM shall rely upon the assessments undertaken by the unaffiliated mutual fund, exchange traded fund or separate account portfolio manager to determine that the fund's or portfolio's underlying company securities meet a socially responsible mandate.

ESG investing incorporates a set of criteria/factors used in evaluating potential investments: Environmental (i.e., considers how a company safeguards the environment); Social (i.e., the manner in which a company manages relationships with its employees, customers, and the communities in which it operates); and Governance (i.e., company management considerations). The number of companies that meet an acceptable ESG mandate can be limited when compared to those that do not and could underperform broad market indices.

Investors must accept these limitations, including potential for underperformance. Correspondingly, the number of ESG mutual funds and exchange-traded funds are limited when compared to those that do not maintain such a mandate. As with any type of investment (including any investment and/or investment strategies recommended and/or undertaken by FAM), there can be no assurance that investment in ESG securities or funds will be profitable or prove successful.



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

Portfolio Activity. FAM has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, FAM 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 FAM 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, FAM 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 FAM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising FAM's previous recommendations and/or services.

Cybersecurity Risk. The information technology systems and networks that FAM and its third-party service providers use to provide services to FAM's clients employ various controls that are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in FAM's operations and/or result in the unauthorized acquisition or use of clients' confidential or non-public personal information.

In accordance with Regulation S-P, FAM is committed to protecting the privacy and security of its clients' non-public personal information by implementing appropriate administrative, technical, and physical safeguards. FAM has established processes to mitigate the risks of cybersecurity incidents, including the requirement to restrict access to such sensitive data and to monitor its systems for potential breaches. Clients and FAM are nonetheless subject to the risk of cybersecurity incidents that could ultimately cause them to incur financial losses and/or other adverse consequences.

Although FAM has established processes to reduce the risk of cybersecurity incidents, there is no guarantee that these efforts will always be successful, especially considering that FAM does not control the cybersecurity measures and policies employed by third-party service providers, issuers of securities, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchanges, and other financial market operators and providers. In compliance with Regulation S-P, FAM will notify clients in the event of a data breach involving their non-public personal information as required by applicable state and federal laws.



Disclosure Statement. A copy of FAM'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.

FAM 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).

FAM only provides its investment management services on a wrap fee basis. If a client determines to engage FAM, 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, FAM 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 FAM nor any supervised person of FAM 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)

FAM 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 FAM) 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. FAM'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 FAM must have access to current/new market information. FAM has no control over the dissemination rate of market information; therefore, unbeknownst to FAM, certain analyses may be compiled with outdated market information, severely limiting the value of FAM'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.

FAM'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, FAM does not recommend such borrowing unless it is for specific short-term purposes (i.e., a bridge loan to purchase a new residence). FAM 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 FAM:

- by taking the loan rather than liquidating assets in the client's account, FAM 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 FAM, FAM will receive an advisory fee on the invested amount; and,
- if FAM's advisory fee is based upon the higher margined account value, FAM will earn a correspondingly higher advisory fee. This could provide FAM 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.

Options Strategies.

In limited situations, generally upon client direction and/or, FAM may engage in options transactions (or engage an independent investment manager to do so) for the purpose of hedging risk and/or generating portfolio income. The use of options transactions as an investment strategy can involve a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security, depending upon the nature of the option contract. Generally, the purchase or sale of an option contract shall be with the intent of "hedging" a potential market risk in a client's portfolio and/or generating income for a client's portfolio.



Certain options-related strategies (i.e., straddles, short positions, etc.), may, in and of themselves, produce principal volatility and/or risk. Thus, a client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In light of these enhanced risks, client may direct FAM, in writing, not to employ any or all such strategies for their accounts.

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, FAM primarily allocates client investment assets among various exchange traded funds, mutual funds, individual equities and fixed income securities on a discretionary basis in accordance with the client's designated investment objective(s).

FAM 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. FAM'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 FAM's management of client assets asset allocation models:

1. Initial Interview – at the opening of the account, FAM, 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 FAM shall notify the client to advise FAM 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, FAM 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 – FAM 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 FAM 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).

FAM 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, FAM’s annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to FAM’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).

FAM’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

FAM 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 FAM to discuss any questions they may have with a particular solicitation.

Item 7 Client Information Provided to Portfolio Managers

FAM shall be the Program’s portfolio manager. FAM 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). FAM shall allocate each client’s investment assets consistent with their designated investment objective(s). Clients may, at any time, impose restrictions, in writing, on FAM’s services.

As indicated above, each client is advised that it remains their responsibility to promptly notify FAM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising FAM’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. FAM has not been the subject of any disciplinary actions.

Other Financial Industry Activities and Affiliations

Affiliated Investment Adviser Firm. FAM is under common ownership with Farther Finance Advisors, LLC ("Farther"), an affiliated, SEC Registered investment advisor firm (SEC# 801-116721). Farther provides discretionary investment management services via its online platform. FAM has engaged Farther to provide sub-advisory services in connection with FAM's discretionary investment management of client assets. Clients do not pay an additional fee as a result of this sub-advisory relationship.

Affiliated Licensed Insurance Agency/Agents. Farther Insurance Group, LLC is an affiliated licensed insurance agency. Furthermore, certain of FAM's representatives, in their individual capacities, are licensed insurance agents. FAM and/or its representatives may recommend the purchase of certain insurance-related products on a commission basis. As referenced in Item 4.B above, clients can engage certain of FAM's representatives to purchase insurance products on a commission basis.

The recommendation by representatives of FAM that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from representatives of FAM or through Farther Insurance Group, LLC in its capacity as a licensed insurance agency. Clients are reminded that they may purchase insurance products recommended by FAM through other, non-affiliated insurance agencies and/or agents

FAM does not recommend or select other investment advisors for its clients for which it receives a fee.

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

FAM maintains an investment policy relative to personal securities transactions. This investment policy is part of FAM's overall Code of Ethics, which serves to establish a standard of business conduct for all of FAM'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, FAM also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by FAM or any person associated with FAM.

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

FAM and/or representatives of FAM *may* buy or sell securities that are also recommended to clients. This practice may create a situation where FAM and/or representatives of FAM 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 FAM 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 FAM’s clients) and other potentially abusive practices.

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

FAM and/or representatives of FAM *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where FAM and/or representatives of FAM 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, FAM has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of FAM’s Access Persons.

Review of Accounts

For those clients to whom FAM provides investment supervisory services, account reviews are conducted on a periodic basis by FAM's representatives, at least annually. All investment supervisory clients are advised that it remains their responsibility to advise FAM 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 FAM on an annual basis.

FAM 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. FAM may also provide a written periodic report summarizing account activity and performance.

Client Referrals and Other Compensation

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

There is no corresponding commitment made by FAM to Apex, Schwab, Fidelity, 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.

FAM'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.

Financial Information

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

FAM 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.

FAM has not been the subject of a bankruptcy petition.



Item 1 Cover Page

A.

Christopher Powers

Farther

ADV Part 2B, Brochure Supplement
Dated August 11, 2025

Contact: Christopher C. Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

www.farther.com

B.

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

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. **Other Investment Adviser Firm.** Mr. Powers also serves as an investment adviser representative of Farther Finance Advisors, LLC ("*FFA*"), an affiliated SEC registered investment advisor firm. Mr. Powers may refer certain clients to *FFA* for advisory services. The recommendation by Mr. Powers that a client engage the investment advisory services of *FFA* presents a **conflict of interest** as Mr. Powers, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *FFA*. **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.**
- 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 promoter 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.

Joseph Taylor Matthews

Farther

ADV Part 2B, Brochure Supplement
Dated August 11, 2025

www.farther.com

Contact: Christopher C. Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joseph T. Matthews that supplements the Farther Asset Management, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Asset Management, 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. **Other Investment Adviser Firm.** Mr. Matthews also serves as an owner and an investment adviser representative of Farther Finance Advisors, LLC (“*FFM*”), an affiliated SEC registered investment advisor firm. Mr. Matthews may refer certain clients to *FFM* for advisory services. The recommendation by Mr. Matthews that a client engage the investment advisory services of *FFM* presents a **conflict of interest** as Mr. Matthews, one of the Registrant’s Owners, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *FFM*. **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.**
- 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 promoter 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.

Robert W. Casale

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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

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 promoter 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 Gilham

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. 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

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 promoter 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.

Robert Joseph Kelly

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Robert J. 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 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 190,000 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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B.

This Brochure Supplement provides information about Christopher Powers 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 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. **Other Investment Adviser Firm.** Mr. Powers also serves as an investment adviser representative of Farther Asset Management, LLC (“*FAM*”), an affiliated SEC registered investment advisor firm. Mr. Powers may refer certain clients to *FAM* for advisory services. The recommendation by Mr. Powers that a client engage the investment advisory services of *FAM* presents a **conflict of interest** as Mr. Powers, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *FAM*. **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.**
- 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

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 promoter 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.

Bryan D'Alessandro

Farther

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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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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

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 promoter 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.

Joseph Taylor Matthews

Farther

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San Francisco, CA 94104

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. **Other Investment Adviser Firm.** Mr. Matthews also serves as an owner and an investment adviser representative of Farther Asset Management, LLC ("*FAM*"), an affiliated SEC registered investment advisor firm. Mr. Matthews may refer certain clients to *FAM* for advisory services. The recommendation by Mr. Matthews that a client engage the investment advisory services of *FAM* presents a **conflict of interest** as Mr. Matthews, one of the Registrant's Owners, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of *FAM*. **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.**
- 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

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Item 1 Cover Page

A.

Roy Satterthwaite

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

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.

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A.

David M. Darby

Farther

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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 190,000 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

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- 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

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A.

Jordan Soclof

Farther

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B.

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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 promoter 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.

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A.

Parker J. O’Sullivan

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San Francisco, CA 94104

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 promoter 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 September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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

On December 12, 2023, Mr. Ting agreed to a FINRA Letter of Acceptance, Waiver and Consent relating to his exercise of discretionary authority without written customer authorization and without the member firm accepting the accounts as discretionary, and causing his member firm to maintain inaccurate books and records by marking solicited trades as unsolicited. Mr. Ting subsequently received a four-month suspension from associating with a FINRA member firm and a monetary sanction.

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 promoter 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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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 promoter 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

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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 promoter 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 September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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. Mr. Woodruff is a Managing Director and Partners with AI Infrastructure Partners, LLC, a private equity firm business. AI Infrastructure Partners, LLC would create and manage a private equity fund which invests in lower middle market private companies in the semiconductor manufacturing and services space.
- 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 promoter 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

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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 CDFA[®] practitioner or 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

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Item 1 Cover Page

A.

Brie Anne Valant

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

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 promoter 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

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

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

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 promoter 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.

Katherine A. Fibiger

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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

promoter 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 September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 French and Italian Literature. 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 promoter 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

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 promoter 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

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

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 190,000 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

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Item 1 Cover Page

A.

Andrew J. Hall

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Andrew J. Hall 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 Andrew J. Hall is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Andrew J. Hall was born in 1971. Mr. Hall graduated from the University of Iowa with a Bachelor of Arts degree in Economics and Spanish Linguistics. Mr. Hall has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since November 2022. From October 2011 to May 2022, Mr. Hall was an Assistant Vice President with Bank of America Merrill.

Mr. Hall 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Hall, 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. Hall to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hall 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. Hall. Clients are reminded that they may purchase insurance products recommended by Mr. Hall 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. Hall's annual compensation is based, in part, on the amount of assets under management that Mr. Hall introduces to the Registrant and the number of clients that Mr. Hall introduces to the Registrant. Accordingly, Mr. Hall 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 promoter 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.

Kane Thompson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kane Thompson 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 Kane Thompson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kane Thompson was born in 1969. Mr. Thompson graduated from James Madison University in 1992 with a Bachelor of Science degree in Psychology. Mr. Thompson has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since November 2022. From May 2005 to September 2022, Mr. Thompson was a Senior Vice President of Wealth Management with UBS.

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. Thompson, 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. Thompson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Thompson 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. Thompson. Clients are reminded that they may purchase insurance products recommended by Mr. Thompson 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. Thompson's annual compensation is based, in part, on the amount of assets under management that Mr. Thompson introduces to the Registrant and the number of clients that Mr. Thompson introduces to the Registrant. Accordingly, Mr. Thompson 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 promoter 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.

James Nelson Bradshaw

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about James Nelson Bradshaw 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 James Nelson Bradshaw is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

James Nelson Bradshaw was born in 1963. Mr. Bradshaw graduated from Louisiana State University with a Bachelor of Science degree in Finance. Mr. Bradshaw has been a Managing Director of Banking Strategies with Farther Finance Advisors, LLC since January 2022. From August 2008 through December 2021, Mr. Bradshaw was the NE Florida CEO with BBVA Bank and from September 2001 through August 2008, he was the NW Florida City President of BBVA 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. Bradshaw's annual compensation is based, in part, on the amount of assets under management that Mr. Bradshaw introduces to the Registrant and the number of clients that Mr. Bradshaw introduces to the Registrant. Accordingly, Mr. Bradshaw 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 promoter 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.

Steven M. Boblis

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Steven M. Boblis 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 Steven M. Boblis is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Steven M. Boblis was born in 1958. Mr. Boblis has no post-secondary education. Mr. Boblis has been a Wealth Advisor with Farther Finance Advisors, LLC since November 2022. From September 2009 through November 2022, Mr. Boblis was an investment advisor representative with The Retirement Group. From February 2012 through November 2022, Mr. Boblis was a registered representative with FSC Securities.

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. Boblis, 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. Boblis to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Boblis 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. Boblis. Clients are reminded that they may purchase insurance products recommended by Mr. Boblis 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. Boblis' annual compensation is based, in part, on the amount of assets under management that Mr. Boblis introduces to the Registrant and the number of clients that Mr. Boblis introduces to the Registrant. Accordingly, Mr. Boblis 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.

Michael J. Whitmore

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Michael J. Whitmore 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 J. Whitmore is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael J. Whitmore was born in 1982. Mr. Whitmore graduated from Brigham Young University in 1998 with a Bachelor of Science degree in Business Management & Marketing with a minor in Dutch Literature. Mr. Whitmore has been a Vice President, Financial Advisor with Farther Finance Advisors, LLC since January 2023. From February 2022 through January 2023, Mr. Whitmore was an investment advisor representative with Brookstone Capital Management. From May 2015 through January 2022, Mr. Whitmore was an investment advisor representative with The Retirement Solution, Inc.

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. Whitmore, 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. Whitmore to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Whitmore 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. Whitmore. Clients are reminded that they may purchase insurance products recommended by Mr. Whitmore 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. Whitmore's annual compensation is based, in part, on the amount of assets under management that Mr. Whitmore introduces to the Registrant and the number of clients that Mr. Whitmore introduces to the Registrant. Accordingly, Mr. Whitmore 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 promoter 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.

Christian Pierce

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Christian Pierce 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 Christian Pierce is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christian Pierce was born in 1992. Mr. Pierce attended West Virginia University from 2010 through 2012 and attended Fordham University from 2018 through 2019. Mr. Pierce has been a Wealth Advisor and Vice President with Farther Finance Advisors, LLC since February 2023. From July 2019 through December 2022, Mr. Pierce was a Financial Advisor with Bank of America, NA and Merrill Lynch Pierce Fenner & Smith. From April 2019 through May 2019, Mr. Pierce was a Financial Consultant with E*Trade Securities LLC and E*Trade Capital

Management. From April 2018 through February 2019, Mr. Pierce was a Financial Consultant with AXA Advisors LLC.

Mr. Pierce has held the designation of Accredited Wealth Management AdvisorSM (“AWMA[®]”) since 2021. AWMA[®] is a professional designation administered by the College for Financial Planning[®]. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Pierce’s annual compensation is based, in part, on the amount of assets under management that Mr. Pierce introduces to the Registrant and the number of clients that Mr. Pierce introduces to the Registrant. Accordingly, Mr. Pierce 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.

Kevin Jamali

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kevin Jamali 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 Kevin Jamali is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kevin Jamali was born in 1973. Mr. Jamali attended from Southern Illinois University. Mr. Jamali has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since January 2023. From March 2018 through December 2022, Mr. Jamali was a Founding Partner with Famdep Capital Management.

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. Jamali's annual compensation is based, in part, on the amount of assets under management that Mr. Jamali introduces to the Registrant and the number of clients that Mr. Jamali introduces to the Registrant. Accordingly, Mr. Jamali 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 promoter 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.

Keith Brown Woomer

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Keith Woomer 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 Keith Woomer is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Keith Woomer was born in 1985. Mr. Woomer graduated from College of Charleston in 2007 with a Bachelor of Arts in International Business, University of Roma Tre in 2009 with a Master of Arts in Human Development and Food Security and in 2013 with a JD from Charleston School of Law. Mr. Woomer has been a Wealth Advisor and Vice President with Farther Finance Advisors, LLC since March 2023. From January 2021 through February 2023, Mr. Woomer was an investment advisor representative with Boston Asset Management, Inc. From July 2020 through February 2023, Mr. Woomer was a Business Development Consultant with Global

Development Consultant. From January 2018 through March 2020, Mr. Woomer was a registered representative with Northwestern Mutual Investment Services.

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. Woomer, 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. Woomer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Woomer 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. Woomer. Clients are reminded that they may purchase insurance products recommended by Mr. Woomer 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. Woomer's annual compensation is based, in part, on the amount of assets under management that Mr. Woomer introduces to the Registrant and the number of clients that Mr. Woomer introduces to the Registrant. Accordingly, Mr. Woomer 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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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.

Christine Renee Thibodeaux

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Christine R. Thibodeaux 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 Christine R. Thibodeaux is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christine R. Thibodeaux was born in 1968. Ms. Thibodeaux graduated from Queens College in 1990 with a Bachelor of Arts degree in Accounting and Business Administration. Ms. Thibodeaux has been an employee of Farther Finance Advisors, LLC since June 2022, starting as a Paraplanner and Associate Wealth Advisor and currently as an Assistant Vice President, Wealth Advisor. From December 2019 through January 2022, Ms. Thibodeaux was an Accounting Administrator with Earl Farnsworth Express. From April 2019 through November 2019, Ms.

Thibodeaux was a Development Associate with Ceres Community Project. From June 2009 through April 2014, Ms. Thibodeaux was the Owner of Elemental Green, LLC.

Ms. Thibodeaux 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. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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

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 promoter 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.

Sameer S. Sarmast

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Sameer S. Sarmast 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 Sameer S. Sarmast is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sameer S. Sarmast was born in 1981. Mr. Sarmast graduated from Rutgers University in 2005 with a Bachelor of Science degree in Finance with Management Information Systems concentration and from Northeastern University in 2010 with a Master of Science degree in Leadership. Mr. Sarmast also received a Certificate in Financial Planning in May 2021 from New York University. Mr. Sarmast has been a Senior Vice President with Farther Finance Advisors, LLC since March 2023. From October 2018 through February 2023, Mr. Sarmast was a Regional Manager and Financial Planner with Saturna Capital. From September 2011 through

September 2018, Mr. Sarmast was a Vice President and Private Client Advisor with JPMorgan Wealth Management.

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 promoter 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.

James M. Bauman

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about James M. Bauman 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 James M. Bauman is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

James M. Bauman was born in 1971. Mr. Bauman graduated from Eastern Washington University in 1996 with a Bachelor of Arts degree in Accounting and from University of Phoenix with a Master of Business Administration degree in Global Business. Mr. Bauman has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since March 2023. Mr. Bauman has been a Strategic Account Lead with AT&T since October 2017.

Mr. Bauman 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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

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 promoter 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.

Lauren M. Moone

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Lauren M. Moone 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 Lauren M. Moone is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Lauren M. Moone was born in 1984. Ms. Moone graduated from Claremont McKenna College in 2006 with a Bachelor of Arts degree in Economics and Accounting. Ms. Moone has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since March 2023. From July 2015 through March 2023, Ms. Moone was a Executive Vice President with Mirador Capital Partners.

Ms. Moone 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Moone has been a CFA® Charterholder since 2013. 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 190,000 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.

Ms. Moone has held the designation of Certified Private Wealth Advisor (CPWA®) since 2019. The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. The designation is administered through Investments & Wealth Institute™. Prerequisites for the CPWA® designation include a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA® certification, RMA®, CFA®, CFP® certification, ChFC® or CPA license; five years of experience in financial services; and successfully complete a comprehensive background check. CPWA® coursework can be completed through a combination of self-study and in-person executive education, or completely online. Candidates must complete the CPWA® Certification Exam, a 4 hour-long, computer-based examination. CPWA® certified professionals are required to adhere to the Investments & Wealth Institute's Code of Professional Responsibility. CPWA® certified professionals 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

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 promoter 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.

Spiridoula Courouklis

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Spiridoula Courouklis 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 Spiridoula Courouklis is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Spiridoula Courouklis was born in 1985. Ms. Courouklis graduated from University of Illinois in 2008 with a Bachelor of Arts degree in Finance. Ms. Courouklis has been a Client Experience Manager with Farther Finance Advisors, LLC since April 2023. Ms. Courouklis was Vice President of Client Service with TSG Wealth Management in September 2023. From August 2021 through January 2022, Ms. Courouklis was a Vice President of Client Service with Aaron Wealth Advisors. From August 2015 through August 2021, Ms. Courouklis was a Vice President of Client Service with Goldman Sachs & Co. 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

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 promoter 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. Gilmore

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about William F. Gilmore 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. Gilmore is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

William F. Gilmore was born in 1972. Mr. Gilmore graduated from University of California, Berkeley in 1995 with a Bachelor of Science degree in Political Economics of Natural Resources and Bachelor of Arts in History and in 2003 with an MBA from Columbia University. Mr. Gilmore has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since April 2023. From May 2022 through April 2023, Mr. Gilmore was a Portfolio Manager and Strategy Advisor with Portfolio Management Consulting. From November 2016

through April 2022, Mr. Gilmore was a Financial Consultant and Investment Manager with Wells Fargo Clearing Services, 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. Gilmore's annual compensation is based, in part, on the amount of assets under management that Mr. Gilmore introduces to the Registrant and the number of clients that Mr. Gilmore introduces to the Registrant. Accordingly, Mr. Gilmore 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 promoter 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 S. Mallow

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Ryan S. Mallow 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 S. Mallow is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ryan S. Mallow was born in 1970. Mr. Mallow graduated from State University of New York at Buffalo, in 1992 with a Bachelor of Arts degree in International Business and World Trade. Mr. Mallow has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since June 2023. From June 2010 through June 2023, Mr. Mallow was a Vice President with Fidelity 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. **Licensed Insurance Agent.** Mr. Mallow, 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. Mallow to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Mallow 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. Mallow. Clients are reminded that they may purchase insurance products recommended by Mr. Mallow 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. Mallow's annual compensation is based, in part, on the amount of assets under management that Mr. Mallow introduces to the Registrant and the number of clients that Mr. Mallow introduces to the Registrant. Accordingly, Mr. Mallow 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.

Yuliya L. Brown

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Yuliya L. Brown 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 Yuliya L. Brown is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Yuliya L. Brown was born in 1983. Ms. Brown graduated from California State University San Marcos in 2009, with a Bachelor of Arts degree in Communications. Ms. Brown has been an Associate Advisor with Farther Finance Advisors, LLC since June 2023. From September 2022 through March 2023, Ms. Brown was an investment advisor representative with San Diego County Credit Union. From June 2019 through September 2022, Ms. Brown was an investment advisor representative with Merrill Lynch. From October 2018 through May 2019, Ms. Brown was a Banker with Comerica Bank. From October 2014 through October 2018, Ms. Brown was a Sales Manager with RSVP Silicon Valley.

Ms. Brown 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:

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- **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. Brown has been a Certified Exit Planning Advisor (CEPA) since 2020. The Certified Exit Planning Advisor (CEPA) Program is taught by nationally recognized experts in the field of exit planning; this 5-day executive MBA style program and includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners.

Continuing Education Credits are offered for six major professional associations, including CPA and the CFP® mark, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world.

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. Brown, 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. Brown to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Brown 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. Brown. Clients are reminded that they may purchase insurance products recommended by Ms. Brown 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. Brown's annual compensation is based, in part, on the amount of assets under management that Ms. Brown introduces to the Registrant and the number of clients that Ms. Brown introduces to the Registrant. Accordingly, Ms. Brown 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 promoter 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.

Erik J. Larsen

Farther

ADV Part 2B, Brochure Supplement

Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Erik J. Larsen 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 Erik J. Larsen is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Erik J. Larsen was born in 1980. Mr. Larsen graduated from University of California, Davis in 2003, with a Bachelor of Arts degree. Mr. Larsen has been an Associate Vice President with Farther Finance Advisors, LLC since May 2023. From August 2009 through May 2023, Mr. Larsen was an Assistant Vice President, Strategic Business Development with LPL Financial. From May 2007 through August 2019, Mr. Larsen held various positions with The Retirement Group, 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

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 promoter 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.

James M. Ulrick

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about James M. Ulrick 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 James M. Ulrick is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

James M. Ulrick was born in 1979. Mr. Ulrick graduated from University of North Texas with a Bachelor of Arts degree in Philosophy & Religious Studies. Mr. Ulrick has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since August 2023. From April 2022 through July 2023, Mr. Ulrick was Investment Advisor with PNC Investments LLC. From November 2021 through March 2022, Mr. Ulrick was a Financial Advisor with Bank of America, N.A. From October 2010 through November 2021, Mr. Ulrick was a Vice President, Financial Consultant with Charles Schwab & Co., Inc.

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. Ulrick, 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. Ulrick to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Ulrick 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. Ulrick. Clients are reminded that they may purchase insurance products recommended by Mr. Ulrick 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

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 promoter 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.

Eric M. Farr

Farther

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This Brochure Supplement provides information about Eric M. Farr 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 Eric M. Farr is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Eric M. Farr was born in 1993. Mr. Farr graduated from University of South Carolina with a Bachelor of Science degree in Tourism Management. Mr. Farr has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since August 2023. From June 2021 through August 2023, Mr. Farr was an Investment Advisor with Solutions 4 Wealth. From July 2017 through June 2021, Mr. Farr was a Financial Services Rep with MassMutual.

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. Farr, 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. Farr to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Farr 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. Farr. Clients are reminded that they may purchase insurance products recommended by Mr. Farr 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

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 promoter 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.

Rod J. Russell

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Rod J. Russell 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 Rod J. Russell is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Rod J. Russell was born in 1986. Mr. Russell graduated from Northern Illinois University in 2008 with a Bachelor of Science degree in Finance. Mr. Russell has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since May 2023. From November 2019 through May 2023, Mr. Russell was a Senior Director with BNY Mellon. From July 2010 through November 2019, Mr. Russell was employed in various positions with J.P. Morgan.

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. Russell's annual compensation is based, in part, on the amount of assets under management that Mr. Russell introduces to the Registrant and the number of clients that Mr. Russell introduces to the Registrant. Accordingly, Mr. Russell 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 promoter 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.

Gary Corderman

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Gary Corderman 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 Gary Corderman is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Gary Corderman was born in 1959. Mr. Corderman graduated from Miami University in 1987, with a Bachelor of Science degree in Business and from Duke University in 1996 with an MBA. Mr. Corderman has been a Principal with Farther Finance Advisors, LLC since September 2023. From May 2017 through September 2023, Mr. Corderman was a Vice President, Head of Office of Goldman Sachs Personal Financial Manager.

Mr. Corderman is an Accredited Investment Fiduciary® (AIF®) Designee. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care

and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

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. Corderman's annual compensation is based, in part, on the amount of assets under management that Mr. Corderman introduces to the Registrant and the number of clients that Mr. Corderman introduces to the Registrant. Accordingly, Mr. Corderman 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.

Janet Kohrmann

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Janet Kohrmann 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 Janet Kohrmann is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Janet Kohrmann was born in 1968. Ms. Kohrmann graduated from University of Phoenix, with a Bachelor of Science degree in Business Administration. Ms. Kohrmann has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since September 2023. From June 2011 through September 2023, Ms. Kohrmann held various positions and most recently, was a Vice President, Wealth Advisor with Goldman Sachs Personal Financial Management.

Ms. Kohrmann 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Kohrmann, 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. Kohrmann to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Ms. Kohrmann 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. Kohrmann. Clients are reminded that they may purchase insurance products recommended by Ms. Kohrmann 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. Kohrmann's annual compensation is based, in part, on the amount of assets under management that Ms. Kohrmann introduces to the Registrant and the number of clients that Ms. Kohrmann introduces to the Registrant. Accordingly, Ms. Kohrmann 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 promoter 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.

Eleanor W. Ray

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Eleanor W. Ray 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 Eleanor W. Ray is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Eleanor W. Ray was born in 1959. Ms. Ray graduated from St. Mary's University with a BBA degree. Ms. Ray has been a Wealth Advisor and Vice President with Farther Finance Advisors, LLC since October 2023. From September 2007 through October 2023, Ms. Ray was a Financial Advisor with WPWealth.

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. Ray, 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. Ray to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Ray 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. Ray. Clients are reminded that they may purchase insurance products recommended by Ms. Ray 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. Ray's annual compensation is based, in part, on the amount of assets under management that Ms. Ray introduces to the Registrant and the number of clients that Ms. Ray introduces to the Registrant. Accordingly, Ms. Ray 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.

Chad M. Rishel

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Chad M. Rishel 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 Chad M. Rishel is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Chad M. Rishel was born in 1980. Mr. Rishel graduated from Pennsylvania State University in 2003, with a Bachelor of Science degree in Economics. Mr. Rishel has been a Financial Advisor with Farther Finance Advisors, LLC since October 2023. From July 2018 through October 2023, Mr. Rishel was a Vice President with Goldman Sachs Personal Financial Management.

Mr. Rishel 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Rishel has held the designation of Chartered Life Underwriter (CLU®) since 2016. 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.

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. Rishel's annual compensation is based, in part, on the amount of assets under management that Mr. Rishel introduces to the Registrant and the number of clients that Mr. Rishel introduces to the Registrant. Accordingly, Mr. Rishel 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 promoter 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.

Robert S. Davenport

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Robert S. Davenport 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 S. Davenport is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert S. Davenport was born in 1966. Mr. Davenport graduated from University of Las Vegas in 2004, with a Bachelor of Science degree in Finance. Mr. Davenport has been a Wealth Advisor and Principal with Farther Finance Advisors, LLC since October 2023. From July 2020 through October 2023, Mr. Davenport was Head of Office with Goldman Sachs Personal Financial Management. From January 2009 through July 2020, Mr. Davenport was a Partner with United Capital.

Mr. Davenport earned the Master of Science in Financial Services (MSFS) in 2010. The MSFS is an accredited master's degree awarded by The American College, a non-profit educational institution with an 84-year heritage. The MSFS graduate program provides advisors with in-depth education to help them analyze, plan, and implement integrated strategies in financial planning. This academic degree includes 10 required graduate courses and two electives in advanced financial planning topics.

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. Davenport, 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. Davenport to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Davenport 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. Davenport. Clients are reminded that they may purchase insurance products recommended by Mr. Davenport 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. Davenport's annual compensation is based, in part, on the amount of assets under management that Mr. Davenport introduces to the Registrant and the number of clients that Mr. Davenport introduces to the Registrant. Accordingly, Mr. Davenport 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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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 promoter 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 D. DeSantis

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Michael D. DeSantis 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 D. DeSantis is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael D. DeSantis was born in 1991. Mr. DeSantis graduated from California State University, Northridge in 2016, with a Bachelor of Science degree in Finance. Mr. DeSantis has been a Client Experience Manager with Farther Finance Advisors, LLC since October 2023. From April 2022 through October 2023, Mr. DeSantis was an Associate and Relationship Manager with Goldman Sachs Personal Financial Management. From November 2020 through April 2022, Mr. DeSantis was an Associate Wealth Advisor with EP Wealth Advisors, LLC. From April 2016 through November 2020, Mr. DeSantis was an Operations Specialist with Harris Financial Advisors, Inc.

Mr. DeSantis 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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

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 promoter 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.

Jeffrey A. Hawkins

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jeffrey A. Hawkins 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 Jeffrey A. Hawkins is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jeffrey A. Hawkins was born in 1966. Mr. Hawkins graduated from Dartmouth College in 1989, with an AB degree in Psychology and from Duke Fuqua School of Business in 1999 with an MBA. Mr. Hawkins has been a Senior Vice President with Farther Finance Advisors, LLC since October 2023. From July 2019 through October 2023, Mr. Hawkins was a Vice President with Goldman Sachs Personal Financial Management. From October 2012 through July 2019, Mr. Hawkins was a Vice President with United 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. Hawkins's annual compensation is based, in part, on the amount of assets under management that Mr. Hawkins introduces to the Registrant and the number of clients that Mr. Hawkins introduces to the Registrant. Accordingly, Mr. Hawkins 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 promoter 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.

Jeffery L. Kernodle

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jeffrey L. Kernodle 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 Jeffrey L. Kernodle is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jeffery L. Kernodle was born in 1974. Mr. Kernodle graduated from Harding University, in 1997, with a BBA degree in Accounting. Mr. Kernodle has been a Wealth Advisor and Principal with Farther Finance Advisors, LLC since October 2023. From July 2019 through October 2023, Mr. Kernodle was a Head of Office of Goldman Sachs Personal Financial Management. From August 2017 through July 2019, Mr. Kernodle was a Managing Director with United Capital Financial Advisors.

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. Kernodle, 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. Kernodle to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kernodle 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. Kernodle. Clients are reminded that they may purchase insurance products recommended by Mr. Kernodle 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. Kernodle's annual compensation is based, in part, on the amount of assets under management that Mr. Kernodle introduces to the Registrant and the number of clients that Mr. Kernodle introduces to the Registrant. Accordingly, Mr. Kernodle 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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questions regarding the Registrant's supervision or compliance practices, please contact Mr. Powers at (415) 827-7371.

Item 1 Cover Page

A.

Jonathon “Lane” Lamb

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jonathon “Lane” Lamb 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 Jonathon “Lane” Lamb is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jonathon “Lane” Lamb was born in 1988. Mr. Lamb graduated from Texas Christian University in 2010, with a Bachelor of Science degree. Mr. Lamb has been a Wealth Advisor with Farther Finance Advisors, LLC since October 2023. From January 2019 through October 2023, Mr. Lamb was a Vice President and Senior Wealth Advisor with Goldman Sachs Personal Financial Management. From November 2018 through January 2019, Mr. Lamb was an investment adviser representative with United Capital Financial Advisers.

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. Lamb's annual compensation is based, in part, on the amount of assets under management that Mr. Lamb introduces to the Registrant and the number of clients that Mr. Lamb introduces to the Registrant. Accordingly, Mr. Lamb 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 promoter 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.

Jonathan Doshier

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This Brochure Supplement provides information about Jonathan Doshier 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 Jonathan Doshier is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jonathan Doshier was born in 1977. Mr. Doshier graduated from University of North Texas, with a Bachelor of Arts degree in Strategic Management and Entrepreneurship. Mr. Doshier has been a Wealth Advisor with Farther Finance Advisors, LLC since October 2023. From June 2017 through October 2023, Mr. Doshier was a Vice President and Senior Wealth Advisor with Goldman Sachs Personal Financial Management.

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. Doshier's annual compensation is based, in part, on the amount of assets under management that Mr. Doshier introduces to the Registrant and the number of clients that Mr. Doshier introduces to the Registrant. Accordingly, Mr. Doshier 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.

Mitchell Simkins

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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Mitchell Simkins 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 Mitchell Simkins is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Mitchell Simkins was born in 1967. Mr. Simkins graduated from Brigham Young University in 1991, with a Bachelor of Science degree in Sociology and from Arizona State University in 1993 with a Master's degree in Public Administration. Mr. Simkins has been a Wealth Advisor with Farther Finance Advisors, LLC since November 2023. From August 2010 through November 2023, Mr. Simkins was a Vice President and Head of Office with Goldman Sachs Personal Financial Management.

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. Simkins, 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. Simkins to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Simkins 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. Simkins. Clients are reminded that they may purchase insurance products recommended by Mr. Simkins 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. Simkins' annual compensation is based, in part, on the amount of assets under management that Mr. Simkins introduces to the Registrant and the number of clients that Mr. Simkins introduces to the Registrant. Accordingly, Mr. Simkins 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.

Bobbie Isabelle Torres

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B.

This Brochure Supplement provides information about Bobbie Isabelle Torres 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 Bobbie Isabelle Torres is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Bobbie Isabelle Torres was born in 1996. Ms. Torres graduated from San Diego State University in 2020, with a Bachelor of Arts degree in Economics. Ms. Torres has been an Operations Associate with Farther Finance Advisors, LLC since December 2022. From March 2020 through December 2022, Ms. Torres was an Operations Specialist with The Retirement Group. From March 2019 through September 2019, Ms. Torres was an Accounting Administrative Assistant with American National Investments and was a full time student prior to that.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment 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 promoter 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.

Brock K. Alvord

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Brock K. Alvord 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 Brock K. Alvord is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Brock K. Alvord was born in 1998. Mr. Alvord graduated from Utah Valley University in 2021, with a Bachelor of Science degree in Personal Financial Planning. Mr. Alvord has been an Associate Vice President and Wealth Advisor with Farther Finance Advisors, LLC since December 2023. Mr. Alvord was employed with Coign Capital Advisors LLC from February 2020 through December 2023, in various positions, including Financial Planning Assistant, Financial Planning Analyst and Private Wealth Advisor and was a full-time student prior to that.

Mr. Alvord 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Alvord's annual compensation is based, in part, on the amount of assets under management that Mr. Alvord introduces to the Registrant and the number of clients that Mr. Alvord introduces to the Registrant. Accordingly, Mr. Alvord 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 promoter 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 W. Price

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Anthony W. Price 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 W. Price is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Anthony W. Price was born in 1970. Mr. Price graduated from the University of Minnesota in 1995, with a Bachelor of Interdisciplinary Studies degree. Mr. Price has been a Wealth Advisor with Farther Finance Advisors, LLC since January 2024. From November 2017 through January 2024, Mr. Price was a Financial Advisor with Total Wealth Advisors.

Mr. Price became an Accredited Investment Fiduciary® (AIF®) Designee in 2019. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary

standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

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. Price's annual compensation is based, in part, on the amount of assets under management that Mr. Price introduces to the Registrant and the number of clients that Mr. Price introduces to the Registrant. Accordingly, Mr. Price 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.

Barbara E. Dugan

Farther

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This Brochure Supplement provides information about Barbara E. Dugan 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 Barbara E. Dugan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Barbara E. Dugan was born in 1969. Ms. Dugan graduated from Louisiana State University with a Bachelor of Science degree in Microbiology. Ms. Dugan has been a Vice President of Wealth Management with Farther Finance Advisors, LLC since January 2024. From January 2020 through January 2024, Ms. Dugan was a Financial Advisor with Merrill Lynch, Pierce, Fenner & Smith Inc. From August 2017 through January 2019, Ms. Dugan was a Financial Advisor with Alpha Cubed Investments, 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

Ms. Dugan's annual compensation is based, in part, on the amount of assets under management that Ms. Dugan introduces to the Registrant and the number of clients that Ms. Dugan introduces to the Registrant. Accordingly, Ms. Dugan 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.

Terence Gallagher

Farther

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B.

This Brochure Supplement provides information about Terence Gallagher 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 Terence Gallagher is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Terence Gallagher was born in 1973. Mr. Gallagher graduated from Bloomsburg University of Pennsylvania with a Bachelor of Science degree in Marketing and from Rutgers Business School with an MBA with a Finance Concentration. Mr. Gallagher has been a Wealth Advisor with Farther Finance Advisors, LLC since February 2024. From September 2016 through February 2024, Mr. Gallagher was a Financial Advisor with Allied Wealth Partners.

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. Gallagher, 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. Gallagher to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Gallagher 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. Gallagher. Clients are reminded that they may purchase insurance products recommended by Mr. Gallagher 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. Gallagher's annual compensation is based, in part, on the amount of assets under management that Mr. Gallagher introduces to the Registrant and the number of clients that Mr. Gallagher introduces to the Registrant. Accordingly, Mr. Gallagher 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 promoter 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.

Kevin Peter Roche

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kevin Peter Roche 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 Kevin Peter Roche is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kevin Peter Roche was born in 1985. Mr. Roche graduated from California State University at Fresno with a Bachelor of Science degree in Philosophy and a Bachelor of Arts degree in Business Administration. Mr. Roche has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since February 2024. From October 2018 through February 2024, Mr. Roche was a Wealth Management Advisor with TIAA.

Mr. Roche 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Roche, 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. Roche to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Roche 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. Roche. Clients are reminded that they may purchase insurance products recommended by Mr. Roche 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. Roche's annual compensation is based, in part, on the amount of assets under management that Mr. Roche introduces to the Registrant and the number of clients that Mr. Roche introduces to the Registrant. Accordingly, Mr. Roche 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 promoter 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.

Jason H. Taylor

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jason H. Taylor 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 Jason H. Taylor is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jason H. Taylor was born in 1988. Mr. Taylor graduated from Purdue University Global in 2019, with a Bachelor of Science degree in Business Administration, Finance. Mr. Taylor has been a Wealth Advisor with Farther Finance Advisors, LLC since February 2024. From November 2022 through February 2024, Mr. Taylor was a Lead Financial Advisor with Strategic Wealth Advisors. From September 2015 through November 2022, Mr. Taylor was a Financial Consultant with Fidelity Investments.

Mr. Taylor 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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.** Mr. Taylor, 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. Taylor to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Taylor 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. Taylor. Clients are reminded that they may purchase insurance products recommended by Mr. Taylor 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. Taylor's annual compensation is based, in part, on the amount of assets under management that Mr. Taylor introduces to the Registrant and the number of clients that Mr. Taylor introduces to the Registrant. Accordingly, Mr. Taylor 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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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 P. Kellar

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Daniel P. Kellar 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 P. Kellar is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Daniel P. Kellar was born in 1967. Mr. Kellar graduated from University of Missouri with a Bachelor's degree in Business. Mr. Kellar has been a Vice President and Financial Advisor with Farther Finance Advisors, LLC since April 2024. From April 2018 through April 2024, Mr. Kellar was a Wealth Advisor with WR Wealth Partners.

Mr. Kellar has held the designation of Certified Plan Fiduciary Advisor (CPFA) since 2019. The CPFA designation is issued by the National Association of Plan Advisors (NAPA). The course

work and examination cover ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. All credentialed members must acquire 10 hours of continuing education credits each year, as well as renew NAPA Membership annually. A plan advisor who has earned his/her CPFA has demonstrated the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

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. Kellar, 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. Kellar to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kellar 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. Kellar. Clients are reminded that they may purchase insurance products recommended by Mr. Kellar 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. Kellar's annual compensation is based, in part, on the amount of assets under management that Mr. Kellar introduces to the Registrant and the number of clients that Mr. Kellar introduces to the Registrant. Accordingly, Mr. Kellar 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.

Jonathan Mason

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jonathan Mason 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 Jonathan Mason is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jonathan Mason was born in 1998. Mr. Mason graduated from the University of Cincinnati in 2021, with a Bachelor of Arts degree in Finance. Mr. Mason has been a Vice President, Wealth Advisor with Farther Finance Advisors, LLC since April 2024. From January 2020 through April 2024, Mr. Mason was a Wealth Advisor with Crown Capital Securities LP and was a full time student prior to that.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Mason, 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. Mason to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Mason 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. Mason. Clients are reminded that they may purchase insurance products recommended by Mr. Mason 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. Mason's annual compensation is based, in part, on the amount of assets under management that Mr. Mason introduces to the Registrant and the number of clients that Mr. Mason introduces to the Registrant. Accordingly, Mr. Mason 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 J. Tarkowski

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Christopher J. Tarkowski 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 Christopher J. Tarkowski is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christopher J. Tarkowski was born in 1982. Mr. Tarkowski graduated from Davenport University in 2008, with a Bachelor of Arts degree in Business Administration and from Western Michigan University in 2013 with an MBA degree. Mr. Tarkowski has been a Vice President, Wealth Advisor with Farther Finance Advisors, LLC since April 2024. From January 2019 through April 2024, Mr. Tarkowski was a Vice President with RMB Capital Management, LLC.

Mr. Tarkowski 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.

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- **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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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. Tarkowski's annual compensation is based, in part, on the amount of assets under management that Mr. Tarkowski introduces to the Registrant and the number of clients that Mr. Tarkowski introduces to the Registrant. Accordingly, Mr. Tarkowski 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 promoter 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.

Rian D. Waterman

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Rian D. Waterman 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 Rian D. Waterman is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Rian D. Waterman was born in 1980. Mr. Waterman graduated from New York University in 2003, with a Bachelor of Arts degree in Philosophy with a double minor in Politics and Economics and from University of Iowa College of Law in 2008 with an JD degree. Mr. Waterman has been a Senior Vice President, Wealth Advisor with Farther Finance Advisors, LLC since April 2024. From March 2019 through April 2024, Mr. Waterman was a Vice President and Wealth Advisor with United Capital Financial Advisors.

Mr. Waterman is a CFA® Charterholder. 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 190,000 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. Waterman's annual compensation is based, in part, on the amount of assets under management that Mr. Waterman introduces to the Registrant and the number of clients that Mr. Waterman introduces to the Registrant. Accordingly, Mr. Waterman 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 Herrera

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Daniel Herrera 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 Herrera is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Daniel Herrera was born in 1993. Mr. Herrera graduated from University of North Carolina at Charlotte with a Bachelor's degree in Finance. Mr. Herrera has been a Vice President, Business Development and Client Success with Farther Finance Advisors, LLC since April 2024. From July 2021 through April 2024, Mr. Herrera was a Vice President of Sales with Fisher Investments. From August 2018 through July 2021, Mr. Herrera was a Financial Advisor with UBS.

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. Herrera's annual compensation is based, in part, on the amount of assets under management that Mr. Herrera introduces to the Registrant and the number of clients that Mr. Herrera introduces to the Registrant. Accordingly, Mr. Herrera 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 promoter 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.

Aaron P. Sheklin

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Aaron P. Sheklin 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 Aaron P. Sheklin is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Aaron P. Sheklin was born in 1985. Mr. Sheklin graduated from University of Miami with a Bachelor of Arts degree in Political Science and a Bachelor of Arts degree in Psychology as well as a Juris Doctorate degree from Florida State University College of Law. Mr. Sheklin was a Strategic Advisor with Farther Finance Advisors, LLC from October 2022 through July 2023 and has been Head of Institutional Investments since July 2023. From January 2021 through July 2023, Mr. Sheklin was a Vice President with RealPage, Inc. From November 2013 through March 2021, Mr. Sheklin was Chief Investment Officer of ClickPay, 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. Sheklin's annual compensation is based, in part, on the amount of assets under management that Mr. Sheklin introduces to the Registrant and the number of clients that Mr. Sheklin introduces to the Registrant. Accordingly, Mr. Sheklin 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.

Mario Battistini

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Mario Battistini 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 Mario Battistini is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Mario Battistini was born in 1986. Mr. Battistini graduated from Timber Creek University in 2004 and from Florida State University in 2009 with a Bachelor's degree in Business. Mr. Battistini has been a Financial Planner with Farther Finance Advisors, LLC since March 2024. From January 2022 through May 2022, Mr. Battistini was in the food service industry. From October 2021 through January 2022, Mr. Battistini was a Trainer with LA Fitness. From June 2019 through September 2020, Mr. Battistini was a Financial Planner with J.P. Morgan. From September 2014 through May 2019, Mr. Battistini was a Financial Planner with Merrill Lynch.

Mr. Battistini 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Battistini is a CFA® Charterholder. 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 190,000 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. Battistini's annual compensation is based, in part, on the amount of assets under management that Mr. Battistini introduces to the Registrant and the number of clients that Mr. Battistini introduces to the Registrant. Accordingly, Mr. Battistini 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 promoter 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.

Jacqueline L. Klauberg

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jacqueline L. Klauberg 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 Jacqueline L. Klauberg is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jacqueline L. Klauberg was born in 1991. Ms. Klauberg graduated from Duke University in 2009 with a Bachelor of Arts degree in Asian & Middle Eastern Studies. Ms. Klauberg has been a Financial Planner with Farther Finance Advisors, LLC since March 2024. From January 2022 through February 2024, Ms. Klauberg was a Business Development Associate with Morgan Stanley (Wealth Management). From August 2017 through December 2021, Ms. Klauberg was a Senior Registered Associate with Morgan Stanley (Private Wealth Management).

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. Klauberg's annual compensation is based, in part, on the amount of assets under management that Ms. Klauberg introduces to the Registrant and the number of clients that Ms. Klauberg introduces to the Registrant. Accordingly, Ms. Klauberg 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.

Edward G. Jenkins, III

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Edward G. Jenkins, III 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 Edward G. Jenkins, III is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Edward G. Jenkins, III was born in 1970. Mr. Jenkins graduated from Robert Morris University in 1997 with a Bachelor of Science degree in Finance. Mr. Jenkins has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since May 2024. From September 2021 through May 2024, Mr. Jenkins was a Managing Member and Financial Advisor with 79 Financial LLC. From September 2004 through August 2021, Mr. Jenkins was a Managing Director - Client Development with Snow Capital Management LP.

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. Jenkins' annual compensation is based, in part, on the amount of assets under management that Mr. Jenkins introduces to the Registrant and the number of clients that Mr. Jenkins introduces to the Registrant. Accordingly, Mr. Jenkins 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.

Brian P. Fleming

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Brian P. Fleming 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 Brian P. Fleming is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Brian P. Fleming was born in 1970. Mr. Fleming graduated from State University of New York, Albany in 1995 with a Bachelor of Arts degree in Economics. Mr. Fleming has been a Wealth Advisor with Farther Finance Advisors, LLC since May 2024. From July 2021 through May 2024, Mr. Fleming was an Advisor with Zermatt Wealth Partners. From May 2020 through July 2021, Mr. Fleming was an Advisor with Hayden Royal, LLC. From December 2010 through May 2020, Mr. Fleming was an Advisor and Managing Member with RS Wealth Management.

Mr. Fleming has held the designation of Chartered Financial Consultant® (ChFC®) since 2003. 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. Fleming has held the designation of Chartered Life Underwriter (CLU®) since 2010. 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. Fleming became an Accredited Investment Fiduciary® (AIF®) Designee in 2015. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

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. Fleming, 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. Fleming to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Fleming 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. Fleming. Clients are reminded that they may purchase insurance products recommended by Mr. Fleming 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. Fleming's annual compensation is based, in part, on the amount of assets under management that Mr. Fleming introduces to the Registrant and the number of clients that Mr. Fleming introduces to the Registrant. Accordingly, Mr. Fleming 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.

Thomas Hanna

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Thomas Hanna 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 Thomas Hanna is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Thomas Hanna was born in 1991. Mr. Hanna graduated from California State University, Fullerton in 2014 with a Bachelor of Arts degree in Finance and in 2023 with a Master of Science degree in Finance and Economics. Mr. Hanna has been an Associate Wealth Advisor with Farther Finance Advisors, LLC since May 2024. From January 2019 through May 2024, Mr. Hanna was a Financial Advisor with Charles Schwab & Co., Inc.

Mr. Hanna has been a CFA® Charterholder since 2022. 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 190,000 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. **Licensed Insurance Agent.** Mr. Hanna, 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. Hanna to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hanna 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. Hanna. Clients are reminded that they may purchase insurance products recommended by Mr. Hanna 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. Hanna's annual compensation is based, in part, on the amount of assets under management that Mr. Hanna introduces to the Registrant and the number of clients that Mr. Hanna introduces to the Registrant. Accordingly, Mr. Hanna 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.

Michael Lee Hudson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Michael Lee Hudson 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 Hudson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael Lee Hudson was born in 1970. Mr. Hudson has no post-secondary education. Mr. Hudson has been a Wealth Advisor with Farther Finance Advisors, LLC since May 2024. From May 2020 through May 2024, Mr. Hudson was a Wealth Advisor with Zermatt Wealth Partners. From January 2010 through May 2020, Mr. Hudson was a Wealth Advisor and Co-Owner of RS Wealth Management.

Mr. Hudson became an Accredited Investment Fiduciary® (AIF®) Designee in 2012. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

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. Hudson, 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. Hudson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hudson 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. Hudson. Clients are reminded that they may purchase insurance products recommended by Mr. Hudson 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. Hudson's annual compensation is based, in part, on the amount of assets under management that Mr. Hudson introduces to the Registrant and the number of clients that Mr. Hudson introduces to the Registrant. Accordingly, Mr. Hudson 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 promoter 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.

Nathan L. Bosek

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Nathan L. Bosek 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 Nathan L. Bosek is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Nathan L. Bosek was born in 1988. Mr. Bosek graduated from Concordia College in 2011 with a Bachelor of Arts degree in Economics with a business minor. Mr. Bosek has been a Senior Vice President with Farther Finance Advisors, LLC since May 2024. From February 2019 through May 2024, Mr. Bosek was a Financial Advisor with Edge Financial Advisors.

Mr. Bosek 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Bosek, 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. Bosek to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Bosek 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. Bosek. Clients are reminded that they may purchase insurance products recommended by Mr. Bosek 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. Bosek's annual compensation is based, in part, on the amount of assets under management that Mr. Bosek introduces to the Registrant and the number of clients that Mr. Bosek introduces to the Registrant. Accordingly, Mr. Bosek 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 promoter 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.

Louis B. Llanes

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Louis B. Llanes 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 Louis B. Llanes is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Louis B. Llanes was born in 1965. Mr. Llanes graduated from University of Colorado in 1994 with a Bachelor of Science degree in Finance and from University of Denver in 2011 with an MBA. Mr. Llanes has been a Senior Vice President, Wealth Management with Farther Finance Advisors, LLC since May 2024. From November 2011 through May 2024, Mr. Llanes was a Founder and Managing Principal with Wealthnet Investments, LLC.

Mr. Llanes 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 190,000 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. Llanes' annual compensation is based, in part, on the amount of assets under management that Mr. Llanes introduces to the Registrant and the number of clients that Mr. Llanes introduces to the Registrant. Accordingly, Mr. Llanes 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.

Anthony M. Thomas

Farther

ADV Part 2B, Brochure Supplement
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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Anthony M. Thomas 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 M. Thomas is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Anthony M. Thomas was born in 1985. Mr. Thomas graduated from Emory-Riddle Aeronautical University with a Bachelor of Science degree in Air Traffic Management with a minor in Space Studies. Mr. Thomas has been a Vice President, Wealth Advisor on the Focus Team with Farther Finance Advisors, LLC since April 2024. From February 2022 through April 2024, Mr. Thomas was in the food service industry. From 2015 through 2020, Mr. Thomas was a registered representative of AXA Advisors LLC and Equitable 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. Thomas' annual compensation is based, in part, on the amount of assets under management that Mr. Thomas introduces to the Registrant and the number of clients that Mr. Thomas introduces to the Registrant. Accordingly, Mr. Thomas 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 promoter 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.

Herbert D. Kyles

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Herbert D. Kyles 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 Herbert D. Kyles is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Herbert D. Kyles was born in 1989. Mr. Kyles graduated from Framingham State University in 2014 with a Bachelor of Science degree in Business Administration with an Accounting Concentration. Mr. Kyles has been a Vice President, Wealth Advisor with Farther Finance Advisors, LLC since May 2024. From November 2020 through May 2024, Mr. Kyles was a Vice President and Financial Consultant with Charles Schwab & Co., Inc. From September 2018 through November 2020, Mr. Kyles was a Vice President and Financial Consultant with Santander Investment Services.

Mr. Kyles 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Kyles has held the designation of Accredited Wealth Management Advisor™ (AWMA™) since 2018. AWMA™ is a professional designation administered by the College for Financial Planning®. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Kyles, 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. Kyles to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kyles 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. Kyles. Clients are reminded that they may purchase insurance products recommended by Mr. Kyles 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. Kyles' annual compensation is based, in part, on the amount of assets under management that Mr. Kyles introduces to the Registrant and the number of clients that Mr. Kyles introduces to the Registrant. Accordingly, Mr. Kyles 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 promoter 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.

Taylor A. Nissi

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Taylor A. Nissi 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 Taylor A. Nissi is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Taylor A. Nissi was born in 1985. Mr. Nissi graduated from Dennison University with a Bachelor of Arts degree in Economics and Geosciences. Mr. Nissi has been a Wealth Advisor with Farther Finance Advisors, LLC since June 2024. From April 2018 through June 2024, Mr. Nissi was a Managing Partners with Pleasant Street Wealth Advisors.

Mr. Nissi 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Nissi has been a Certified Exit Planning Advisor (CEPA) since 2023. The Certified Exit Planning Advisor (CEPA) Program is taught by nationally recognized experts in the field of exit planning; this 5-day executive MBA style program and includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners.

Continuing Education Credits are offered for six major professionals associations, including CPA and the CFP® mark, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world.

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. Nissi, 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. Nissi to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Nissi 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. Nissi. Clients are reminded that they may purchase insurance products recommended by Mr. Nissi 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. Nissi's annual compensation is based, in part, on the amount of assets under management that Mr. Nissi introduces to the Registrant and the number of clients that Mr. Nissi introduces to the Registrant. Accordingly, Mr. Nissi 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.

Hugues Rivard

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Hugues Rivard 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 Hugues Rivard is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Hugues Rivard was born in 1968. Mr. Rivard graduated from Colgate University in 1991 with a Bachelor of Arts degree in Mathematical Economics and from Kellogg School of Management, Northwestern University in 1995 with an MBA in Finance and Organizational Behavior. Mr. Rivard has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since June 2024. Mr. Rivard has also been a Senior Financial Planner with Financial Life Focus since January 2007.

Mr. Rivard 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Rivard's annual compensation is based, in part, on the amount of assets under management that Mr. Rivard introduces to the Registrant and the number of clients that Mr. Rivard introduces to the Registrant. Accordingly, Mr. Rivard 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.

Olga Raykhelson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Olga Raykhelson 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 Olga Raykhelson is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Olga Raykhelson was born in 1967. Ms. Raykhelson graduated from City University of New York with a Bachelor of Science degree in Economics and from Baruch College with an MBA in Finance. Ms. Raykhelson has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since June 2024. Ms. Raykhelson has also been a Senior Financial Planner with Financial Life Focus since January 1998.

Ms. Raykhelson 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:

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- **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.
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- **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. **Real Estate Broker.** Ms. Raykhelson, in her individual capacity, is a licensed real estate broker, and may recommend the purchase of certain real estate related investments on a commission basis. **Conflict of Interest:** The recommendation by Ms. Raykhelson that a client purchase a real estate property on a commission basis presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend real estate properties based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any real estate properties from Ms. Raykhelson. Clients are reminded that they may purchase real estate recommended by Ms. Raykhelson through other, non-affiliated real estate 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. Raykhelson's annual compensation is based, in part, on the amount of assets under management that Ms. Raykhelson introduces to the Registrant and the number of clients that Ms. Raykhelson introduces to the Registrant. Accordingly, Ms. Raykhelson 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.

Jeremy D. Levinn

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jeremy D. Levinn 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 Jeremy D. Levinn is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jeremy D. Levinn was born in 1982. Mr. Levinn graduated from Wesleyan University in 2004 with a Bachelor of Arts degree in Government. Mr. Levinn has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since June 2024. Mr. Levinn has also been the President and Chief Compliance Officer with Financial Life Focus since October 2012.

Mr. Levinn 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.

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- **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. Levinn's annual compensation is based, in part, on the amount of assets under management that Mr. Levinn introduces to the Registrant and the number of clients that Mr. Levinn introduces to the Registrant. Accordingly, Mr. Levinn 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.

Joseph Chuo-Ju Kuo

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joseph Kuo 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 Kuo is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joseph Kuo was born in 1972. Mr. Kuo graduated from University of California, Berkeley in 1995 with a Bachelor of Arts degree in Chemistry/Economics. He also received his MBA from Yale University School of Management in 1999 and a Master of Science degree in Advanced Financial Planning from Golden Gate University. Mr. Kuo has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since June 2024. Mr. Kuo has also been a Partner with Financial Life Focus since July 2023. From March 2018 through June 2023, Mr. Kuo was a Principal with Abundance Wealth Planning, LLC.

Mr. Kuo 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.

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- **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. Kuo's annual compensation is based, in part, on the amount of assets under management that Mr. Kuo introduces to the Registrant and the number of clients that Mr. Kuo introduces to the Registrant. Accordingly, Mr. Kuo 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.

Amanda R. Wihebrink

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Amanda R. Wihebrink 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 Amanda R. Wihebrink is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Amanda R. Wihebrink was born in 1986. Ms. Wihebrink graduated from Harding University in 2007 with a Bachelor of Business Administration degree in Marketing and in 2008 with an MBA dress in Management and Business Ethics. Ms. Wihebrink has been a Client Experience Associate with Farther Finance Advisors, LLC since October 2023. From November 2019 through October 2023, Ms. Wihebrink was an Analyst with Goldman Sachs Personal Financial Management. From April 2012 through November 2019, Ms. Wihebrink was an Office Manager with Whitlow Engineering Services.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 1 Cover Page

A.

Mollie J. Sebak

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Mollie J. Sebak 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 Mollie J. Sebak is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Mollie J. Sebak was born in 1986. Ms. Sebak graduated from The Ohio State University in 2009 with a Bachelor of Science degree in Consumer and Family Financial Services. Ms. Sebak has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since June 2024. From January 2021 through June 2024, Ms. Sebak was a Senior Financial Advisor with Financial Life Focus. From January 2018 through January 2021, Ms. Sebak was a Senior Financial Advisor with Triad Financial Advisors.

Ms. Sebak 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.

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- **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

Ms. Sebak's annual compensation is based, in part, on the amount of assets under management that Ms. Sebak introduces to the Registrant and the number of clients that Ms. Sebak introduces to the Registrant. Accordingly, Ms. Sebak 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.

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Item 1 Cover Page

A.

James P. Funk

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about James P. Funk 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 James P. Funk is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

James P. Funk was born in 1968. Mr. Funk graduated from University of Tennessee in 1995 with a Bachelor of Arts degree. Mr. Funk has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since July 2024. From February 2021 through July 2024, Mr. Funk was a Director with Bison Wealth. From May 2013 through January 2021, Mr. Funk was a Director with Lakeview Capital.

Mr. Funk 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.

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- **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. Funk's annual compensation is based, in part, on the amount of assets under management that Mr. Funk introduces to the Registrant and the number of clients that Mr. Funk introduces to the Registrant. Accordingly, Mr. Funk 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 promoter 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.

Nathan Brown

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Nathan Brown 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 Nathan Brown is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Nathan Brown was born in 1973. Mr. Brown graduated from University of Washington in 1995 with a Bachelor of Science degree in Chemical Engineering and a Master of Science degree in Materials Science and Engineering. He also received an MBA in 2003 from Boston College. Mr. Brown has been a Financial Advisor with Farther Finance Advisors, LLC since July 2024. From April 2021 through July 2024, Mr. Brown was a Senior Financial Advisor with My Personal CFO. From June 2017 through April 2021, Mr. Brown was a Financial Advisor with Kimsa Total Wealth.

Mr. Brown 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Brown has held the designation of Retirement Income Certified Professional® (RICP®) since 2018. The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

Mr. Brown has held the designation of Chartered Financial Consultant® (ChFC®) since 2019. 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. Brown has held the designation of Chartered Life Underwriter (CLU®) since 2020. 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. Brown earned the Master of Science in Financial Services (MSFS) in 2023. The MSFS is an accredited master's degree awarded by The American College, a non-profit educational institution with an 84-year heritage. The MSFS graduate program provides advisors with in-depth education to help them analyze, plan, and implement integrated strategies in financial planning. This academic degree includes 10 required graduate courses and two electives in advanced financial planning topics.

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. Brown, 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. Brown to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Brown 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. Brown. Clients are reminded that they may purchase insurance products recommended by Mr. Brown 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. Brown's annual compensation is based, in part, on the amount of assets under management that Mr. Brown introduces to the Registrant and the number of clients that Mr. Brown introduces to the Registrant. Accordingly, Mr. Brown 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 promoter 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.

Silas M. Hill

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Silas M. Hill 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 Silas M. Hill is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Silas M. Hill was born in 1998. Mr. Hill has no post-secondary education. Mr. Hill has been a Client Experience Associate with Farther Finance Advisors, LLC since February 2024. From September 2023 through February 2024, Mr. Hill was a registered representative with Charles Schwab & Co., Inc. From February 2022 through September 2023, Mr. Hill was a Trainee Investor Services with TD Ameritrade/Charles Schwab. From May 2019 through October 2021, Mr. Hill was a Loan Officer with Service First Mortgage

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 promoter 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.

Lewis D. Baker

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Lewis D. Baker 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 Lewis D. Baker is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Lewis D. Baker was born in 1969. Mr. Baker graduated from the United States Military Academy in 1991 with a Bachelor of Science degree in Management and minor in Systems Engineering. Mr. Baker has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since July 2024. Mr. Baker was the Owner of Rock Creek Wealth Planners from March 2019 through October 2024.

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. Baker, 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. Baker to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Baker 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. Baker. Clients are reminded that they may purchase insurance products recommended by Mr. Baker 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. Baker's annual compensation is based, in part, on the amount of assets under management that Mr. Baker introduces to the Registrant and the number of clients that Mr. Baker introduces to the Registrant. Accordingly, Mr. Baker 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.

Cole M. Fleming

Farther

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This Brochure Supplement provides information about Cole M. Fleming 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 Cole M. Fleming is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Cole M. Fleming was born in 2001. Mr. Fleming graduated from University of North Carolina at Charlotte in 2024 with a BSBA degree in Finance and minor in Economics. Mr. Fleming has been a Wealth Advisor with Farther Finance Advisors, LLC since June 2024 and was a full-time student prior to that.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Fleming's annual compensation is based, in part, on the amount of assets under management that Mr. Fleming introduces to the Registrant and the number of clients that Mr. Fleming introduces to the Registrant. Accordingly, Mr. Fleming 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.

Brett Tushingham

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Brett Tushingham 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 Brett Tushingham is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Brett Tushingham was born in 1971. Mr. Tushingham graduated from Pace University in 1997 with a Bachelor of Business Administration degree. Mr. Tushingham has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since July 2024. From May 2014 through July 2024, Mr. Tushingham was the Owner of Tushingham Wealth Strategies.

Mr. Tushingham 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.

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- **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.

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- **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.** Mr. Tushingham, 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. Tushingham to purchase insurance products on a commission basis. **Conflict of Interest.** The recommendation by Mr. Tushingham 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. Tushingham. Clients are reminded that they may purchase insurance products recommended by Mr. Tushingham 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. Tushingham's annual compensation is based, in part, on the amount of assets under management that Mr. Tushingham introduces to the Registrant and the number of clients that Mr. Tushingham introduces to the Registrant. Accordingly, Mr. Tushingham 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.

Peter Holmquist

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Peter Holmquist 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 Peter Holmquist is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Peter Holmquist was born in 1964. Mr. Holmquist graduated from University of Michigan in 1987 with a Bachelor of Arts degree in History. Mr. Holmquist has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since July 2024. From February 2020 through July 2024, Mr. Holmquist was a Financial Advisor with Merrill Lynch. From January 1993 through January 2020, Mr. Holmquist was the President of HQ Energy Trading, 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. **Licensed Insurance Agent.** Mr. Holmquist, 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. Holmquist to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Holmquist 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. Holmquist. Clients are reminded that they may purchase insurance products recommended by Mr. Holmquist 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. Holmquist's annual compensation is based, in part, on the amount of assets under management that Mr. Holmquist introduces to the Registrant and the number of clients that Mr. Holmquist introduces to the Registrant. Accordingly, Mr. Holmquist 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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questions regarding the Registrant's supervision or compliance practices, please contact Mr. Powers at (415) 827-7371.

Item 1 Cover Page

A.

Sutanto Widjaja

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Sutanto Widjaja 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 Sutanto Widjaja is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sutanto Widjaja was born in 1974. Mr. Widjaja graduated from University of California, Berkeley with a Bachelor of Science degree and from Stanford University with an MBA. Mr. Widjaja has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since August 2024. From October 2019 through October 2024, Mr. Widjaja was a Managing Director of IndiCo Capital, LLC. From August 2003 through October 2019, Mr. Widjaja was a Co-Portfolio Manager with TIAA-Nuveen.

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. Widjaja's annual compensation is based, in part, on the amount of assets under management that Mr. Widjaja introduces to the Registrant and the number of clients that Mr. Widjaja introduces to the Registrant. Accordingly, Mr. Widjaja 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 promoter 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.

Vishal Saluja

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Vishal Saluja 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 Vishal Saluja is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Vishal Saluja was born in 1967. Mr. Saluja graduated from University of Pennsylvania with a Bachelor of Science degree in Economics and from Stanford University with an MBA. Mr. Saluja has been a Senior Vice President with Farther Finance Advisors, LLC since August 2024. From June 2019 through October 2024, Mr. Saluja was a Managing Director of IndiCo Capital, LLC. From June 2013 through December 2018, Mr. Saluja was a Portfolio Manager with Endurant 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. Saluja's annual compensation is based, in part, on the amount of assets under management that Mr. Saluja introduces to the Registrant and the number of clients that Mr. Saluja introduces to the Registrant. Accordingly, Mr. Saluja 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 promoter 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.

Todd R. Sensing

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Todd R. Sensing 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 Todd R. Sensing is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Todd R. Sensing was born in 1972. Mr. Sensing graduated from Georgia State University with a Bachelor of Science degree in Economics and an MBA. Mr. Sensing has been a Senior Vice President with Farther Finance Advisors, LLC since August 2024. Mr. Sensing was the Chief Executive Officer and Managing Director of FamilyVest, LLC from June 2016 through November 2024. From January 2007 through June 2016, Mr. Sensing was the Chief Compliance Officer with Aardwark Market Neutral Fund, L.P.

Mr. Sensing is a CFA® Charterholder. 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 190,000 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.

Mr. Sensing 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Sensing has been a Certified Exit Planning Advisor (CEPA) since 2023. The Certified Exit Planning Advisor (CEPA) Program is taught by nationally recognized experts in the field of exit planning; this 5-day executive MBA style program and includes a final examination. The CEPA Program offers professionals an innovative learning experience, performance-enhancing resources, and the strategic tools to help them advance their exit planning practice, including value enhancement. The CEPA Program process integrates exit strategy into business, personal and financial goals of the business owner. The process consists of three major components: 1) Maximizing Business Value or Value Enhancement, 2) Personal Financial Planning, and 3) Life After Business Planning. The process teaches that exit strategy is business strategy. It is about building, harvesting and preserving wealth and integrating best business practices into daily operations. The Methodology focuses on enterprise value and is a revenue producing model for professional advisors that is justifiable with growth of overall enterprise value.

Certification process elevates professional standards, enhances individual performance and differentiates CEPA professionals from those who do not have the knowledge needed to provide high quality exit planning services to business owners.

Continuing Education Credits are offered for six major professional associations, including CPA and the CFP® mark, making the CEPA Program the most widely accepted and endorsed professional exit planning program in the world.

Mr. Sensing has held the designation of Chartered Special Needs Consultant® (ChSNC®) since 2020. The ChSNC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. There are no prerequisites to enroll in the ChSNC® Program other than a high school diploma or the equivalent. To be granted the ChSNC® designation however, candidates must either have (1) at least five years of professional experience in financial services or the practice of law (with a focus on income tax and/or estate planning), or (2) four years of relevant professional financial services experience and an undergraduate degree from a regionally accredited institution. Candidates must also successfully complete all three ChSNC® Program courses and agree to comply with The American College Code of Ethics and Procedures. To maintain the designation, participation in the annual Professional Recertification Program is required.

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. Sensing's annual compensation is based, in part, on the amount of assets under management that Mr. Sensing introduces to the Registrant and the number of clients that Mr. Sensing introduces to the Registrant. Accordingly, Mr. Sensing 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 promoter 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.

Jonathan A. Fauver

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jonathan A. Fauver 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 Jonathan A. Fauver is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jonathan A. Fauver was born in 1994. Mr. Fauver graduated from Brigham Young University with a Bachelor of Science degree. Mr. Fauver has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since February 2023. From April 2021 through February 2023, Mr. Fauver was a Vice President and Financial Consultant with Charles Schwab and from April 2020 through April 2021, Mr. Fauver was an Investment Consultant with Charles Schwab. From November 2018 through April 2020, Mr. Fauver was a Workplace Consultant with Fidelity Investments.

Mr. Fauver 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Fauver, 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. Fauver to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Fauver 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. Fauver. Clients are reminded that they may purchase insurance products recommended by Mr. Fauver 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. Fauver's annual compensation is based, in part, on the amount of assets under management that Mr. Fauver introduces to the Registrant and the number of clients that Mr. Fauver introduces to the Registrant. Accordingly, Mr. Fauver 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 promoter 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 L. Smith

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Michael L. Smith 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 L. Smith is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael L. Smith was born in 1968. Mr. Smith graduated from United States Military Academy in 1991 with a Bachelor of Science degree in Engineering Management. Mr. Smith has been a Wealth Advisor with Farther Finance Advisors, LLC since August 2024. From July 2019 through August 2024, Mr. Smith was a Financial Advisor with Rock Creek Wealth Planners and 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

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 promoter 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.

Leonard “Scott” Sanford

Farther

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B.

This Brochure Supplement provides information about Leonard “Scott” Sanford 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 Leonard “Scott” Sanford is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Leonard “Scott” Sanford was born in 1972. Mr. Sanford graduated from Casper College in 1992 an Associates of Engineering degree and from Colorado School of Mines in 1995 with a Bachelor’s of Electrical Engineering degree. Mr. Sanford has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since September 2024. From August 2015 through December 2024, Mr. Sanford was an investment adviser representative with Denver PWM, LLC d/b/a Harmony Private Client Advisers.

Mr. Sanford 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Sanford holds the Chartered Financial Consultant® (ChFC®) designation. 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. Sanford has held the designation of Chartered Life Underwriter (CLU®) since 2004. 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.

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. Sanford, 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. Sanford to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Sanford 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. Sanford. Clients are reminded that they may purchase insurance products recommended by Mr. Sanford 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. Sanford's annual compensation is based, in part, on the amount of assets under management that Mr. Sanford introduces to the Registrant and the number of clients that Mr. Sanford introduces to the Registrant. Accordingly, Mr. Sanford 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.

Sherri Lyn Gilligan

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Sherri Lyn Gilligan 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 Sherri Lyn Gilligan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sherri Lyn Gilligan was born in 1972. Ms. Gilligan has no post-secondary education. Ms. Gilligan has been an Associate Wealth & Advisor with Farther Finance Advisors, LLC since September 2024. Ms. Gilligan was an investment adviser representative with Denver PWM, LLC d/b/a Harmony Private Client Advisers from August 2015 through December 2024.

Ms. Gilligan 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.

Ms. Gilligan has held the designation of Retirement Income Certified Professional® (RICP®) since 2020. The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

Ms. Gilligan has held the designation of Certified in Long-Term Care (CLTC) since 2024. CLTC® is the long-term care insurance industry's only independent professional designation and is conferred by The CLTC Board of Standards, Inc. The program is presented in either a two-day class or correspondence format. Successful passing of a proctored exam is required in order to qualify for certification. Graduates are also required to take continuing education to maintain their certification. The course is focused on the field of long-term care planning and provides legal, accounting, insurance and financial service professionals the critical tools necessary to address the subject matter with their middle-age clients.

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. Gilligan, 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. Gilligan to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Gilligan 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. Gilligan. Clients are reminded that they may purchase insurance products recommended by Ms. Gilligan 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. Gilligan's annual compensation is based, in part, on the amount of assets under management that Ms. Gilligan introduces to the Registrant and the number of clients that Ms. Gilligan introduces to the Registrant. Accordingly, Ms. Gilligan 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 promoter 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.

Roger Lawrence Pierce

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Roger Lawrence Pierce 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 Roger Lawrence Pierce is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Roger Lawrence Pierce was born in 1954. Mr. Pierce attended the University of Southern California for two years studying Finance degree and the University of California Los Angeles for one year studying acting. Mr. Pierce has been an Associate Wealth and Investment Advisor and Affiliated Relationship Manager with Farther Finance Advisors, LLC since September 2024. From August 2015 through December 2024, Mr. Pierce was an investment adviser representative with Denver PWM, LLC d/b/a Harmony Private Client Advisers.

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 promoter 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 Rutherford Danaher

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Anthony Rutherford Danaher 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 Rutherford Danaher is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Anthony Rutherford Danaher was born in 1967. Mr. Danaher graduated from Maharishi International University in 1990 with a Bachelor of Arts degree in Business and Accounting and from Pepperdine University in 1999 with an MBA. Mr. Danaher has been a Principal Wealth Advisor with Farther Finance Advisors, LLC since September 2024 and an investment adviser representative and President of Guild Investment Management since July 1990.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Danaher also serves as an investment adviser representative of Guild Investment Management (“*Guild*”), an unaffiliated SEC registered investment advisor firm. Mr. Danaher may refer certain clients to *Guild* for advisory services. No client is under any obligation to engage the services of *Guild*. **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.**
- 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 promoter 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.

Matt J. Goren

Farther

ADV Part 2B, Brochure Supplement
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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Matt J. Goren 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 Matt J. Goren is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Matt J. Goren was born in 1985. Mr. Goren graduated from University of Florida in 2007 with a Bachelor of Science degree in Psychology, University of Georgia in 2009 with a Master of Science in Psychology and University of California, Berkeley in 2014 with a PhD in Psychology. Mr. Goren has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since October 2024. From June 2022 through May 2023, Mr. Goren was a Director of Knowledge for Practice with CFP Board. From July 2018 through May 2022, Mr. Goren worked for the American College in various positions, including Instructor and Consultant, Assistant Professor of Financial Planning and Program Director, CFP/ChFC.

Mr. Goren 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Mr. Goren has been a Vice President of Financial Planning Education with CeriFi since May 2023.

Mr. Goren has been a Director of Curriculum with Global Financial Planning Institute since August 2020.

Item 5 Additional Compensation

Mr. Goren's annual compensation is based, in part, on the amount of assets under management that Mr. Goren introduces to the Registrant and the number of clients that Mr. Goren introduces to the Registrant. Accordingly, Mr. Goren 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 promoter 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.

Mitzie Y. Wilson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Mitzie Y. Wilson 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 Mitzie Y. Wilson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Mitzie Y. Wilson was born in 1960. Ms. Wilson graduated from University of Pittsburgh in 1991 with a Bachelor of Science degree in Business Administration and from New York University in 1997 with a Master of Science in Real Estate Investment and Development. Ms. Wilson has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since October 2024. From June 2021 through September 2024, Ms. Wilson was a Senior Financial Advisor with Merrill Lynch. From December 2014 through June 2021, Ms. Wilson was a Financial Advisor with Wells Fargo.

Ms. Wilson has held the designation of Accredited Wealth Management Advisor™ (AWMA™) since 2022. AWMA™ is a professional designation administered by the College for Financial Planning®. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements. Ms. Wilson has held the designation of Retirement Income Certified Professional® (RICP®) since 2020. The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

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. Wilson, 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. Wilson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Wilson 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. Wilson. Clients are reminded that they may purchase insurance products recommended by Ms. Wilson 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. Wilson's annual compensation is based, in part, on the amount of assets under management that Ms. Wilson introduces to the Registrant and the number of clients that Ms. Wilson

introduces to the Registrant. Accordingly, Ms. Wilson 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 promoter 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.

Jared D. Rand

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jared D. Rand 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 Jared D. Rand is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jared D. Rand was born in 1969. Mr. Rand graduated from Emporia State University with a Bachelor of Science degree in Business Administration. Mr. Rand has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since October 2024. From August 2005 through February 2025, Mr. Rand was a Partner with Capital Portfolio Management.

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. Rand, 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. Rand to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Rand 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. Rand. Clients are reminded that they may purchase insurance products recommended by Mr. Rand 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. Rand's annual compensation is based, in part, on the amount of assets under management that Mr. Rand introduces to the Registrant and the number of clients that Mr. Rand introduces to the Registrant. Accordingly, Mr. Rand 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 promoter 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.

Timothy J. McNeely

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Timothy J. McNeely 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 Timothy J. McNeely is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Timothy J. McNeely was born in 1977. Mr. McNeely has no post-secondary education. Mr. McNeely has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since October 2024. From March 2004 through October 2024, Mr. McNeely was a Wealth Advisor with Strategy Asset Managers. From March 2019 through March 2024, Mr. McNeely was a Wealth Advisor with Dynamic Wealth Advisors.

Mr. McNeely 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. McNeely holds the Certified Investment Management Analyst® designation. The CIMA certification signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board. To obtain the CIMA certification, candidates must successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass a Certification Examination. The designation is administered through Investments and Wealth Institute® (IWI). CIMA designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations 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. **Licensed Insurance Agent.** Mr. McNeely, 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. McNeely to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. McNeely 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. McNeely. Clients are reminded that they may purchase insurance products recommended by Mr. McNeely 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.**

Since, 2005, Mr. McNeely has been the owner of his own company that specializes in real estate, education, speaking, publishing and coaching.

Item 5 Additional Compensation

Mr. McNeely's annual compensation is based, in part, on the amount of assets under management that Mr. McNeely introduces to the Registrant and the number of clients that Mr. McNeely introduces to the Registrant. Accordingly, Mr. McNeely 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.

Jon L. Aldrich

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jon L. Aldrich 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 Jon L. Aldrich is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jon L. Aldrich was born in 1967. Mr. Aldrich graduated from Northern Illinois University with a Bachelor Science degree in Accounting. Mr. Aldrich has been a Principal Wealth Advisor with Farther Finance Advisors, LLC since October 2024. From December 2004 through January 2025, Mr. Aldrich was the President of Focus Financial Advisors.

Mr. Aldrich 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Aldrich is a Certified Public Accountant (“CPA”). CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

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. Aldrich’s annual compensation is based, in part, on the amount of assets under management that Mr. Aldrich introduces to the Registrant and the number of clients that Mr. Aldrich introduces to the Registrant. Accordingly, Mr. Aldrich 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 promoter 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.

Keith S. Furuya

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Keith S. Furuya 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 Keith S. Furuya is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Keith S. Furuya was born in 1964. Mr. Furuya graduated from Santa Clara University in 1986 with a Bachelor of Science degree in Electrical Engineering and from Carnegie Mellon Tepper School of Business in 1993 with a Master of Science in Industrial Administration (MBA). Mr. Furuya has been a Senior Vice President with Farther Finance Advisors, LLC since November 2024. Mr. Furuya was a Managing Member of Black Walnut Advisors LLC from May 2005 through March 2025.

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. Furuya, 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. Furuya to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Furuya 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. Furuya. Clients are reminded that they may purchase insurance products recommended by Mr. Furuya 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. Furuya's annual compensation is based, in part, on the amount of assets under management that Mr. Furuya introduces to the Registrant and the number of clients that Mr. Furuya introduces to the Registrant. Accordingly, Mr. Furuya 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.

Ezra Auerbach

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Ezra Auerbach 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 Ezra Auerbach is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ezra Auerbach was born in 1991. Mr. Auerbach graduated from Iowa State University with a Bachelor of Science degree in Biology and from Texas Tech University with a Master of Science degree on Personal Financial Planning. Mr. Auerbach has been a Financial Planner with Farther Finance Advisors, LLC since July 2024. From January 2022 through August 2024, Mr. Auerbach was a Financial Planning Counselor with Fisher Investments. From May 2021 through November 2021, Mr. Auerbach was a Financial Planner with Foundations Investment Advisors. From September 2020 through May 2021, Mr. Auerbach was a registered representative with NYLIFE Securities LLC and an agent with New York Life Insurance Company.

Mr. Auerbach 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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

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 promoter 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.

Alan L. Ford

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Alan L. Ford 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 Alan L. Ford is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Alan L. Ford was born in 1964. Mr. Ford graduated from Azusa Pacific University in 1987 with a Bachelor of Arts degree in Business Administration and from Western Seminary in 1991 with a Master of Arts degree in Educational Ministries. Mr. Ford has been a Director of Business Development with Farther Finance Advisors, LLC since September 2024. From November 2022 through September 2024, Mr. Ford was a Director Business Development with Geffen Mesher. From June 2019 through June 2021, Mr. Ford was in Business Development with Cable Hill Partners.

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. Ford's annual compensation is based, in part, on the amount of assets under management that Mr. Ford introduces to the Registrant and the number of clients that Mr. Ford introduces to the Registrant. Accordingly, Mr. Ford 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.

Alex S. Paul

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Alex S. Paul 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 Alex S. Paul is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Alex S. Paul was born in 1989. Mr. Paul graduated from University of Michigan, Ann Arbor in 2010 with a Bachelor of Science degree in Biochemistry. Mr. Paul has been the Director of Advisor Investment Strategy with Farther Finance Advisors, LLC since September 2024. From February 2024 through September 2024, Mr. Paul was self-employed. From August 2015 through February 2024, Mr. Paul was a Director of the Investment Committee and Portfolio Management with Asset Allocation Strategies, LLC.

Mr. Paul has been a CFA® Charterholder since 2023. 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 190,000 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. **Licensed Insurance Agent.** Mr. Paul, 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. Paul to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Paul 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. Paul. Clients are reminded that they may purchase insurance products recommended by Mr. Paul 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. Paul's annual compensation is based, in part, on the amount of assets under management that Mr. Paul introduces to the Registrant and the number of clients that Mr. Paul introduces to the Registrant. Accordingly, Mr. Paul 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.

Steven C. Schoenberger

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Steven C. Schoenberger 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 Steven C. Schoenberger is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Steven C. Schoenberger was born in 1980. Mr. Schoenberger graduated from University of Wisconsin, Madison in 2002 with a Bachelor of Arts degree in History and from University of Minnesota School of Law in 2004 with a JD. Mr. Schoenberger has been a Vice President with Farther Finance Advisors, LLC since December 2024. Mr. Schoenberger was the President of Open Door Financial from May 2021 through March 2025. From August 2015 through May 2021, Mr. Schoenberger was a Financial Advisor with Affiance Finance.

Mr. Schoenberger 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.
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- **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. Schoenberger has held the designation of Behavioral Financial Advisor (BFA) since 2019. The BFA designation was created by Kaplan Financial Education. The program instructs on how to mentor and coach clients in their financial decisions, transition to advice-based fees, and offer a holistic approach to strengthen the advisor-client relationship. The program uses an integrated approach founded on self-awareness, we demonstrate how traditional finance practices are influenced by psychology and neuroscience. The Behavioral Financial Advice program improves emotional competencies and decision-making behavior to increase the usage of the financial plan for you and your clients. The BFA program requires the completion of 2 courses, related to behavioral finance, and the passing of a certification exam. Twenty hours of continuing education is required every two years.

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. Schoenberger's annual compensation is based, in part, on the amount of assets under management that Mr. Schoenberger introduces to the Registrant and the number of clients that Mr. Schoenberger introduces to the Registrant. Accordingly, Mr. Schoenberger 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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questions regarding the Registrant's supervision or compliance practices, please contact Mr. Powers at (415) 827-7371.

Item 1 Cover Page

A.

Mark A. Manetti

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Mark A. Manetti 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 Mark A. Manetti is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Mark A. Manetti was born in 1979. Mr. Manetti graduated from University of Pittsburgh in 2002 with a Bachelor of Science degree in Business Administration and in 2003 from Duquesne University with an Executive Certificate in Financial Planning. Mr. Manetti has been a Principal and Wealth Manager of Farther Finance Advisors, LLC since December 2024. From May 2005 through December 2024, Mr. Manetti was a Partner and Financial Advisor with Allegheny Financial Group.

Mr. Manetti 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.

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- **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.** Mr. Manetti, 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. Manetti to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Manetti 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. Manetti. Clients are reminded that they may purchase insurance products recommended by Mr. Manetti 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. Manetti's annual compensation is based, in part, on the amount of assets under management that Mr. Manetti introduces to the Registrant and the number of clients that Mr. Manetti introduces to the Registrant. Accordingly, Mr. Manetti 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 promoter 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 “Scott” Coles

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about David “Scott” Coles 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 “Scott” Coles is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David “Scott” Coles was born in 1959. Mr. Coles has no post-secondary education. Mr. Coles has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since December 2024. Mr. Coles was the CEO of Wealth Management & Business Concepts from January 2002 through March 2025.

Mr. Coles has held the designation of Chartered Life Underwriter (CLU®) since 1990. 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. Coles holds the designation of Chartered Financial Consultant® (ChFC®). 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.

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. Coles, 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. Coles to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Coles 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. Coles. Clients are reminded that they may purchase insurance products recommended by Mr. Coles 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. Coles' annual compensation is based, in part, on the amount of assets under management that Mr. Coles introduces to the Registrant and the number of clients that Mr. Coles introduces to the Registrant. Accordingly, Mr. Coles 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.

David Sheldon Coles

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This Brochure Supplement provides information about David Sheldon Coles 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 Sheldon Coles is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David Sheldon Coles was born in 1984. Mr. Coles graduated from University of Phoenix in 2009 with a Bachelor of Science degree in Business Marketing. Mr. Coles has been a Wealth Advisor with Farther Finance Advisors, LLC since December 2024. Mr. Coles was the President of Wealth Management & Business Concepts from February 2009 through March 2025.

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. Coles, 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. Coles to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Coles 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. Coles. Clients are reminded that they may purchase insurance products recommended by Mr. Coles 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. Coles' annual compensation is based, in part, on the amount of assets under management that Mr. Coles introduces to the Registrant and the number of clients that Mr. Coles introduces to the Registrant. Accordingly, Mr. Coles 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.

Michael J. Orzel

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B.

This Brochure Supplement provides information about Michael J. Orzel 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 J. Orzel is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael J. Orzel was born in 1963. Mr. Orzel graduated from Arizona State University in 1985 with a Bachelor of Science degree in Business Administration and in 1990 from California Western School of Law with a Juris Doctorate degree. Mr. Orzel has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since November 2024. Mr. Orzel was the Chief Operations Officer of SignalPoint Asset Management, LLC from September 2008 through March 2025.

Item 3 Disciplinary Information

Public disciplinary information exists concerning this representative. Additional information regarding this public disciplinary may be found at <https://adviserinfo.sec.gov/individual/summary/2918793>.

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 promoter 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 (“Jay”) W. Handy

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B.

This Brochure Supplement provides information about John (“Jay”) W. Handy 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 (“Jay”) W. Handy is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jay Handy was born in 1962. Mr. Handy graduated from Michigan State University in 1986 with a Bachelor of Arts degree in Materials & Logistics Management, from Harvard Business School in 2015 with a Certificate from the OPM Graduate Program and from Lesley University in 2022 with a MFA degree. Mr. Handy has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since November 2024. Mr. Handy was a Financial Advisor of SignalPoint Asset Management, LLC from September 2013 through March 2025.

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. Handy's annual compensation is based, in part, on the amount of assets under management that Mr. Handy introduces to the Registrant and the number of clients that Mr. Handy introduces to the Registrant. Accordingly, Mr. Handy 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.

Myles Jackson

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B.

This Brochure Supplement provides information about Myles Jackson 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 Myles Jackson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Myles Jackson was born in 1998. Mr. Jackson graduated from Missouri State University in 2021 with a Bachelor of Science degree in Finance, Corporate & Investments. Mr. Jackson has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since January 2025. From January 2023 through January 2025, Mr. Jackson was a Wealth Management Advisor of SignalPoint Asset Management, LLC. From February 2023 through May 2023, Mr. Jackson was a Content Associate with Capital Allocators. From January 2021 through December 2022, Mr. Jackson was an Accounting Analyst with Jack Henry & Associates. From January 2019 through

March 2021, Mr. Jackson was a Client Service Associate with SignalPoint Asset Management, 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. Jackson's annual compensation is based, in part, on the amount of assets under management that Mr. Jackson introduces to the Registrant and the number of clients that Mr. Jackson introduces to the Registrant. Accordingly, Mr. Jackson 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.

Andrea L. Batey

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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Andrea L. Batey 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 Andrea L. Batey is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Andrea L. Batey was born in 1977. Ms. Batey graduated from Drury University in 1999 with a Bachelor of Science degree in Business Administration. Ms. Batey has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since January 2025. From September 2013 through January 2025, Ms. Batey was a Financial Advisor of SignalPoint Asset Management, 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

Ms. Batey's annual compensation is based, in part, on the amount of assets under management that Ms. Batey introduces to the Registrant and the number of clients that Ms. Batey introduces to the Registrant. Accordingly, Ms. Batey 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.

Kimberley S. Hamilton

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kimberley S. Hamilton 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 Kimberley S. Hamilton is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kimberley S. Hamilton was born in 1966. Ms. Hamilton has no post-secondary education. Ms. Hamilton has been a Senior Client Experience Associate with Farther Finance Advisors, LLC since January 2025. From June 2018 through January 2025, Ms. Hamilton was a Senior Client Service Associate of SignalPoint Asset Management, 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

Ms. Hamilton's annual compensation is based, in part, on the amount of assets under management that Ms. Hamilton introduces to the Registrant and the number of clients that Ms. Hamilton introduces to the Registrant. Accordingly, Ms. Hamilton 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.

George C. Timson

Farther

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B.

This Brochure Supplement provides information about George C. Timson 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 George C. Timson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

George C. Timson was born in 1997. Mr. Timson graduated from Texas Christian University in 2019 with a Bachelor of Business Administration degree in Finance. Mr. Timson has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since January 2025. From September 2022 through January 2025, Mr. Timson was a Wealth Management Advisor of SignalPoint Asset Management, LLC. From May 2019 through September 2022, Mr. Timson was a Vice President and Financial 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. Timson's annual compensation is based, in part, on the amount of assets under management that Mr. Timson introduces to the Registrant and the number of clients that Mr. Timson introduces to the Registrant. Accordingly, Mr. Timson 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.

Carolyn M. Hoffman

Farther

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B.

This Brochure Supplement provides information about Carolyn M. Hoffman 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 Carolyn M. Hoffman is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Carolyn M. Hoffman was born in 1948. Ms. Hoffman graduated from University of Missouri, Columbia in 1971 with a Bachelor of Arts degree in Journalism. Ms. Hoffman also graduated from Drury University with a Bachelor of Arts degree in Education and a M. Ed. Degree in Education. Ms. Hoffman has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since January 2025. From September 2013 through January 2025, Ms. Hoffman was a Financial Advisor of SignalPoint Asset Management, 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

Ms. Hoffman's annual compensation is based, in part, on the amount of assets under management that Ms. Hoffman introduces to the Registrant and the number of clients that Ms. Hoffman introduces to the Registrant. Accordingly, Ms. Hoffman 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.

Michael T. Sorrentino

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B.

This Brochure Supplement provides information about Michael T. Sorrentino 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 T. Sorrentino is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael T. Sorrentino was born in 1976. Mr. Sorrentino graduated from Vanderbilt University in 1999 with a Bachelor of Engineering degree in Electrical Engineering, and from University of Chicago in 2008 with an MBA degree. Mr. Sorrentino has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since December 2024. Mr. Sorrentino has been a Managing Partner of Darwin Wealth Management since February 2020. From August 2018 through February 2019, Mr. Sorrentino was a Managing Partner with TruAdvice, LLC.

Mr. Sorrentino has been a CFA® Charterholder since 2013. 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 190,000 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. **Other Investment Adviser Firm.** Mr. Sorrentino also serves as a Managing Partner of Darwin Wealth Management (“DWM”), an unaffiliated SEC registered investment advisor firm. Mr. Sorrentino may refer certain clients to DWM for advisory services. The recommendation by Mr. Sorrentino that a client engage DWM to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWM’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWM. **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.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Sorrentino’s annual compensation is based, in part, on the amount of assets under management that Mr. Sorrentino introduces to the Registrant and the number of clients that Mr. Sorrentino introduces to the Registrant. Accordingly, Mr. Sorrentino 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 promoter 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 S. Lynch

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Michael S. Lynch 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 S. Lynch is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael S. Lynch was born in 1970. Mr. Lynch graduated from California State University, Chico with a Bachelor of Science degree in Economics, and from University of Phoenix with an MBA degree. Mr. Lynch has been a Senior Wealth Advisor with Farther Finance Advisors, LLC since January 2025. Mr. Lynch was the Chief Executive Officer of Lynch Financial Advisors from January 2002 through March 2025.

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. Lynch's annual compensation is based, in part, on the amount of assets under management that Mr. Lynch introduces to the Registrant and the number of clients that Mr. Lynch introduces to the Registrant. Accordingly, Mr. Lynch 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 promoter 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.

Barry D. Bigelow

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Barry D. Bigelow 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 Barry D. Bigelow is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Barry D. Bigelow was born in 1983. Mr. Bigelow graduated from Bemidji State University with a Bachelor of Science degree in Economics. Mr. Bigelow has been a Principal with Farther Finance Advisors, LLC since January 2025. From March 2017 through January 2025, Mr. Bigelow was a Lead Advisor with Great Waters Financial.

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. Bigelow, 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. Bigelow to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Bigelow 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. Bigelow. Clients are reminded that they may purchase insurance products recommended by Mr. Bigelow 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. Bigelow's annual compensation is based, in part, on the amount of assets under management that Mr. Bigelow introduces to the Registrant and the number of clients that Mr. Bigelow introduces to the Registrant. Accordingly, Mr. Bigelow 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 promoter 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.

Jacob A. Barr

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jacob A. Barr 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 Jacob A. Barr is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jacob A. Barr was born in 1997. Mr. Barr graduated from University of Minnesota, Duluth in 2019 with a Bachelor of Business Administration degree in Financial Planning. Mr. Barr has been a Vice President, Wealth Advisor with Farther Finance Advisors, LLC since January 2025. From November 2018 through January 2025, Mr. Barr was a Financial Advisor with Great Waters Financial.

Mr. Barr has held the designation of Chartered Retirement Planning Counselor™ (CRPC™) since 2020. 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.

Mr. Barr has been a CERTIFIED FINANCIAL PLANNER® professional since 2022.

Mr. Barr 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Barr, 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. Barr to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Barr 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. Barr. Clients are reminded that they may purchase insurance products recommended by Mr. Barr 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. Barr’s annual compensation is based, in part, on the amount of assets under management that Mr. Barr introduces to the Registrant and the number of clients that Mr. Barr introduces to the Registrant. Accordingly, Mr. Barr 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 promoter 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.

Christopher J. Veneto

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Christopher J. Veneto 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 Christopher J. Veneto is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christopher J. Veneto was born in 1968. Mr. Veneto graduated from University of Massachusetts, Dartmouth in 1991 with a Bachelor of Science degree in Electrical Engineering. Mr. Veneto has been a Financial Advisor and Vice President with Farther Finance Advisors, LLC since January 2025. From January 2007 through January 2025, Mr. Veneto was a Vice President with Northstar Capital, Inc.

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. Veneto's annual compensation is based, in part, on the amount of assets under management that Mr. Veneto introduces to the Registrant and the number of clients that Mr. Veneto introduces to the Registrant. Accordingly, Mr. Veneto 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.

Douglas E. Lindsey

Farther

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Dated September 9, 2025

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San Francisco, CA 94104

B.

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

Item 2 Education Background and Business Experience

Douglas E. Lindsey was born in 1966. Mr. Lindsey graduated from Illinois State University, in 1987 with a Bachelor of Science degree, Honors in Applied Computer Science. He also received an Elementary Teaching Certificate in 1994 from University of New Mexico, Career Development Program. Mr. Lindsey has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since January 2025. From January 2023 through January 2025, Mr. Lindsey was a Certified Financial Planner with The H Group, Inc. From January 2009 through December 2022, Mr. Lindsey was a Certified Financial Planner with MGM, LLC.

Mr. Lindsey 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Lindsey's annual compensation is based, in part, on the amount of assets under management that Mr. Lindsey introduces to the Registrant and the number of clients that Mr. Lindsey introduces to the Registrant. Accordingly, Mr. Lindsey 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 promoter 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 E. Carey

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about John E. Carey 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 E. Carey is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

John E. Carey was born in 1963. Mr. Carey attended Pacific University, Forest Grove, OR, University of Colorado, Denver and American University, Washington, DC. Mr. Carey has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since January 2025. From December 2016 through January 2025, Mr. Carey was a Director of Financial Planning with Edelman Financial Engines.

Mr. Carey has held the designation of Chartered Retirement Planning Counselor™ (CRPC™) since 2015. 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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Carey's annual compensation is based, in part, on the amount of assets under management that Mr. Carey introduces to the Registrant and the number of clients that Mr. Carey introduces to the Registrant. Accordingly, Mr. Carey 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 promoter 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.

Phillip B. Weinstein

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B.

This Brochure Supplement provides information about Phillip B. Weinstein 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 Phillip B. Weinstein is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Phillip B. Weinstein was born in 1962. Mr. Weinstein graduated from University of Missouri, Columbia in 1985 with a Bachelor of Science degree in Political Science. Mr. Weinstein has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since January 2025. From July 2009 through January 2025, Mr. Weinstein was a Director of Financial Planning with Edelman Financial Engines.

Mr. Weinstein has held the designation of Chartered Retirement Planning Counselor™ (CRPC™) since 2015. 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. Weinstein, 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. Weinstein to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Weinstein 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. Weinstein. Clients are reminded that they may purchase insurance products recommended by Mr. Weinstein 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. Weinstein's annual compensation is based, in part, on the amount of assets under management that Mr. Weinstein introduces to the Registrant and the number of clients that Mr. Weinstein introduces to the Registrant. Accordingly, Mr. Weinstein 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 promoter 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.

Manbir Singh (“Ricky”)Chohan

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Ricky Chohan 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 Ricky Chohan is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ricky Chohan was born in 1989. Mr. Chohan graduated from University of California, Davis in 2011 with a Bachelor of Science degree in Managerial Economics. Mr. Chohan has been an Operations Manager of Farther Finance Advisors, LLC since January 2025. Mr. Chohan was a Paraplanner with Lynch Financial Advisors from January 2014 through March 2025.

Mr. Chohan 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Chohan has held the designation of Enrolled Agent (EA) since 2022. 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 three-day, 10.5-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. Mr. Chohan is a Co-Owner of MC Transportation based in Sacramento, California.

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 promoter 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 C. Hullinger III

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about William C. Hullinger III 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 C. Hullinger III is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

William C. Hullinger III was born in 1978. Mr. Hullinger graduated from Anderson University 2002 with a Bachelor of Arts degree in Finance. Mr. Hullinger has been a Senior Vice President of Farther Finance Advisors, LLC since January 2025. From March 2020 through March 2025, Mr. Hullinger was an investment adviser representative and Founder with Verity Wealth Partners. From February 2016 through March 2020, Mr. Hullinger was a Wealth Advisor with Planning Alternatives, Inc.

Mr. Hullinger 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Hullinger's annual compensation is based, in part, on the amount of assets under management that Mr. Hullinger introduces to the Registrant and the number of clients that Mr. Hullinger introduces to the Registrant. Accordingly, Mr. Hullinger 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 promoter 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.

Sam A. Schwartz

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Sam A. Schwartz 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 Sam A. Schwartz is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sam A. Schwartz was born in 1994. Mr. Schwartz graduated from University of Missouri in 2016 with a Bachelor of Business Administration degree in Finance and Banking. Mr. Schwartz has been a Wealth Manager of Farther Finance Advisors, LLC since January 2025. From July 2022 through April 2025, Mr. Schwartz was a Wealth Manager with Anchor Pointe Wealth Management. From February 2017 through July 2022, Mr. Schwartz was a Business Development Consultant with AssetMark, Inc.

Mr. Schwartz 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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. Schwartz's annual compensation is based, in part, on the amount of assets under management that Mr. Schwartz introduces to the Registrant and the number of clients that Mr. Schwartz introduces to the Registrant. Accordingly, Mr. Schwartz 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 promoter 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.

Joshua R. Volgarino

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joshua R. Volgarino 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 Joshua R. Volgarino is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joshua R. Volgarino was born in 1992. Mr. Volgarino graduated from Emmaus Bible College with an Associate of Arts degree in Biblical Studies and from University of Wisconsin, Platteville with a Bachelor's degree in General Business. Mr. Volgarino has been a Vice President and Wealth Manager of Farther Finance Advisors, LLC since February 2025. From March 2022 through February 2025, Mr. Volgarino was a Wealth Advisor with Carson Wealth. From February 2013 through March 2022, Mr. Volgarino was a Financial Advisor with Northwestern Mutual.

Mr. Volgarino 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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. Volgarino holds the designation of a Certified Exit Planners (CExP™). Business Enterprise Institute (BEI) trains and certifies BEI Certified Exit Planners (CExP™) to create Exit Plans as a service to their professionals as well as business owners to assure that practitioners have the knowledge and understanding necessary to perform competent services, and to assure a level of consistency and continuity in their work product.

A primary requirement for becoming a CExP™ is to hold a valid license as a Certified Public Accountant, Attorney, Certified Financial Planner®, Chartered Life Underwriter, Chartered Financial Consultant, equivalent professional experience or to have been approved through BEI's Business Broker and Investment Banker Network and an introductory two-day training program. To qualify the applicant must complete 100-120 hours of online coursework, including 10 examinations and the completion of two sample Exit Plans. There is a continuing education of 30 hours every 2 years.

Mr. Volgarino also holds the designation of Wealth Management Certified Professional Designation® (WMCP®). The WMCP® certification is a professional designation issued by the American College of Financial Services. The WMCP® designation is a specialized, professional-level designation for wealth managers and demonstrates expertise in investment management, portfolio management, and financial planning strategies. To receive the WMCP® designation, the individual must meet prerequisite criteria based on a year of relevant business experience within the five years preceding the date of the award and a high school diploma or the equivalent, complete the three, online self-study courses, agree to comply with The American College Code of Ethics and Procedures, and pass the WMCP® exam. The WMCP® designation is valid for two years. To maintain designation, individuals must complete continuing education (CE) credits and pay an annual fee. WMCP® CE requirements for client-facing designees are 30 hours every two years, including one hour of ethics CE. WMCP® continuing education requirements for non-client-facing designees is one hour of ethics CE every two years.

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. Volgarino, 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. Volgarino to purchase insurance products on a commission basis. **Conflict of**

Interest: The recommendation by Mr. Volgarino 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. Volgarino. Clients are reminded that they may purchase insurance products recommended by Mr. Volgarino 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

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 promoter 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.

Timothy A. Bohnett

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Timothy A. Bohnett 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 Timothy A. Bohnett is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Timothy A. Bohnett was born in 1978. Mr. Bohnett graduated from Western Governors University with a Bachelor of Science degree in Business Management. Mr. Bohnett has been a Managing Director of Farther Finance Advisors, LLC since February 2025. From July 2011 through February 2025, Mr. Bohnett was a Vice President with Charles Schwab & Company, Inc.

Mr. Bohnett has held the Certified Wealth Strategist (CWS) designation since 2016. The CWS certification is an application focused designation that aligns the needs of financial services

firms, advisors, and consumers. The designation is administered through the Cannon Financial Institute. Prerequisites for the CWS certification are three years of financial services experience that must also include direct interaction with clients and a 4-year degree from an accredited school. To obtain the CWS certification, candidates must complete two instructor-led training sessions, a self-directed study on numerous wealth management issues and a capstone project. CWS designees must report 33 hours of continuing education credits every two years to maintain the certification.

Mr. Bohnett has held the designation of Accredited Asset Management Specialist™ (AAMS™) since 2012. The AAMS™ is awarded by the College for Financial Planning® to investment professionals who complete its 12-module AAMS™ Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the AAMS™ designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS™ 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. Bohnett, 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. Bohnett to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Bohnett 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. Bohnett. Clients are reminded that they may purchase insurance products recommended by Mr. Bohnett 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

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 promoter 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.

Bradley B. Sim

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Bradley B. Sim 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 Bradley B. Sim is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Bradley B. Sim was born in 1982. Mr. Sim graduated from Western Washington University in 2006 with a Bachelor of Science degree in Exercise Science. Mr. Sim has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since February 2025. From May 2021 through January 2025, Mr. Sim was a Financial Advisor with Merrill Lynch Pierce Fenner & Smith. From September 2015 through May 2021, Mr. Sim was a Financial Advisor with Edward Jones.

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. Sim, 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. Sim to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Sim 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. Sim. Clients are reminded that they may purchase insurance products recommended by Mr. Sim 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. Sim's annual compensation is based, in part, on the amount of assets under management that Mr. Sim introduces to the Registrant and the number of clients that Mr. Sim introduces to the Registrant. Accordingly, Mr. Sim 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 promoter 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.

Jon “Derieck” Hodges

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Derieck Hodges 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 Derieck Hodges is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Derieck Hodges was born in 1964. Mr. Hodges graduated from Tarkio College in 1991 with a Bachelor of Science degree in Management. Mr. Hodges has been a Financial Planner of Farther Finance Advisors, LLC since February 2025. From May 2015 through February 2025, Mr. Hodges was a Managing Member with Anchor Pointe Wealth Management.

Mr. Hodges 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Hodges' annual compensation is based, in part, on the amount of assets under management that Mr. Hodges introduces to the Registrant and the number of clients that Mr. Hodges introduces to the Registrant. Accordingly, Mr. Hodges 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 promoter 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.

Paul (“Alex”) Austin

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Alex Austin 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 Alex Austin is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Alex Austin was born in 1976. Mr. Austin graduated from Purdue University in 2000 with a Bachelor of Science degree in Accounting and from Cornell University in 2006 with a Master of Public Administration degree in Finance and Fiscal Policy. Mr. Austin has been a Vice President of Farther Finance Advisors, LLC since February 2025. From June 2024 through February 2025, Mr. Austin was a Wealth Manager with Savvy Wealth. From October 2020 through June 2024, Mr. Austin was a Lead Advisor with Insight Wealth Strategies. From October 2020

through May 2021, Mr. Austin was a Wealth Coach with Foster Victor Wealth Advisors. From August 2019 through June 2020, Mr. Austin was a Financial Advisor with Allworth Financial.

Mr. Austin 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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. Austin also holds the Wealth Management SpecialistSM (WMSSM) designation. The College for Financial Planning awards the WMSSM designation to applicants who complete the professional education program, pass a final examination, commit to a code of ethics, and agree to pursue continuing education. The program provides new advisors with a substantial overview of the most critical concepts in financial planning and wealth management, without the rigors of the CFP[®] certification or a more comprehensive professional designation. All WMSSM designation holders are required to complete 16 hours of continuing education (CE) credits every two years. The WMSSM designation program is for those who are involved with customer transactions and recommendations of all financial services products.

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. Austin's annual compensation is based, in part, on the amount of assets under management that Mr. Austin introduces to the Registrant and the number of clients that Mr. Austin introduces to the Registrant. Accordingly, Mr. Austin 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

promoter 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.

Sam C. Wilkerson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Sam C. Wilkerson 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 Sam C. Wilkerson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Sam C. Wilkerson was born in 1980. Mr. Wilkerson graduated from Georgia Institute of Technology in 2003 with a Bachelor of Science degree in Management and from The American College in Bryn Mawr in 2012 with a Master of Science degree in Financial Services. Mr. Wilkerson has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since February 2025. Mr. Wilkerson has been employed with Carson Wealth from October 2020 through February 2025, first as a Wealth Advisor and later as a Senior Wealth Advisor and Partner with Carson Wealth. From March 2020 through February 2025, Mr. Wilkerson was an

investment adviser representative with CWM, LLC. From April 2010 through October 2022, Mr. Wilkerson was a Wealth Advisor with Jon Baker Financial Group.

Mr. Wilkerson 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.

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- **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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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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.** Mr. Wilkerson, 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. Wilkerson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Wilkerson 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. Wilkerson. Clients are reminded that they may purchase insurance products recommended by Mr. Wilkerson 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. Wilkerson's annual compensation is based, in part, on the amount of assets under management that Mr. Wilkerson introduces to the Registrant and the number of clients that Mr. Wilkerson introduces to the Registrant. Accordingly, Mr. Wilkerson 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 promoter 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.

Jonathan C. Timson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jonathan C. Timson 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 Jonathan C. Timson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jonathan C. Timson was born in 1964. Mr. Timson graduated from San Diego State University in 1989 with a Bachelor of Science degree in Finance. Mr. Timson has been a Principal, Wealth Advisor at Farther Finance Advisors, LLC since January 2025. From January 2017 to January 2025, Mr. Timson was the Chief Executive Officer at SignalPoint Asset Management, LLC. From September 2013 to January 2017, Mr. Timson was the Managing Member at SignalPoint Asset Management, LLC.

Item 3 Disciplinary Information

On February 25, 2015, Mr. Timson agreed to a FINRA Letter of Acceptance, Waiver, and Consent relating to his engagement in an outside business activity, participation in undisclosed private securities transaction and disclosure of inaccurate information on compliance questionnaires and disclosures to their firm. Mr. Timson was subsequently received an eighteen-month suspension from associating with a FINRA member firm and a monetary sanction.

On July 2, 2014, Mr. Timson agreed to an U.S. Securities and Exchange Commission Offer of Settlement relating to his failure to disclose his control and participation in SignalPoint Asset Management LLC and related conflicts of interest. Mr. Timson was censured, received a cease-and-desist order from committing or causing any violations and future violations of the Advisers Act, and a monetary sanction.

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. Timson's annual compensation is based, in part, on the amount of assets under management that Mr. Timson introduces to the Registrant and the number of clients that Mr. Timson introduces to the Registrant. Accordingly, Mr. Timson 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.

Amanda Tucker

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Amanda Tucker 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 Amanda Tucker is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Amanda Tucker was born in 1987. Ms. Tucker graduated from Appalachian State University in 2010 with a Bachelor of Science degree in Communication with a concentration in International Public Relations. Ms. Tucker has been a Focus Team Growth Manager at Farther Finance Advisors, LLC since March 2025. From March 2022 through April 2025, Ms. Tucker was a Personal Advisors Team Lead with JPMorgan Chase Bank. From June 2012 through March 2022, Ms. Tucker was employed in various positions with Bank of America/Merrill Lynch, most recently as a Consumer Banking & Investments Market Leader.

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. Tucker's annual compensation is based, in part, on the amount of assets under management that Ms. Tucker introduces to the Registrant and the number of clients that Ms. Tucker introduces to the Registrant. Accordingly, Ms. Tucker 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.

Derek A. Eckert

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Derek A. Eckert 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 Derek A. Eckert is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Derek A. Eckert was born in 1972. Mr. Eckert graduated from University of Cincinnati in 1995 with a Bachelor of Science degree in Biology and in 2004 from the University of Texas at Austin with a Master of Science degree in Technology Commercialization. Mr. Eckert has been a Senior Vice President at Farther Finance Advisors, LLC since March 2025. Mr. Eckert has been a Director with Syntropy Wealth Management since April 2018.

Mr. Eckert 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.

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- **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.

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- **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. Eckert's annual compensation is based, in part, on the amount of assets under management that Mr. Eckert introduces to the Registrant and the number of clients that Mr. Eckert introduces to the Registrant. Accordingly, Mr. Eckert 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.

Michael B. Flatley

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Michael B. Flatley 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 B. Flatley is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Michael B. Flatley was born in 1985. Mr. Flatley graduated from Fordham University in 2007 with a Bachelor of Science degree in Business and an MBA in Finance with Designation in Entrepreneurship and Venture Initiation. Mr. Flatley has been a Vice President at Farther Finance Advisors, LLC since March 2025. From November 2021 through December 2024, Mr. Flatley was a Senior Vice President and Senior Wealth Manager with Merrill Lynch. From October 2008 through November 2021, Mr. Flatley was an Analyst and Vice President with Deutsche 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. Flatley's annual compensation is based, in part, on the amount of assets under management that Mr. Flatley introduces to the Registrant and the number of clients that Mr. Flatley introduces to the Registrant. Accordingly, Mr. Flatley 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 promoter 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.

Joseph B. Mayone

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joseph B. Mayone 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 B. Mayone is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Joseph B. Mayone was born in 1994. Mr. Mayone graduated from Albion College in 2016 with a Bachelor of Arts degree in Finance, Business & Organizations. Mr. Mayone has been a Senior Vice President and Wealth Advisor at Farther Finance Advisors, LLC since March 2025. From August 2018 through March 2025, Mr. Mayone was a Wealth Advisor with ERN Financial LLC.

Mr. Mayone 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Mayone's annual compensation is based, in part, on the amount of assets under management that Mr. Mayone introduces to the Registrant and the number of clients that Mr. Mayone introduces to the Registrant. Accordingly, Mr. Mayone 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.

Bradley R. Scoular

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Bradley R. Scoular 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 Bradley R. Scoular is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Bradley R. Scoular was born in 1980. Mr. Scoular graduated from Loyola Marymount University with a Bachelor of Arts degree in Business Marketing. Mr. Scoular has been a Vice President at Farther Finance Advisors, LLC since April 2025. From November 2021 through April 2025, Mr. Scoular was an investment advisor representative with Global Wealth Strategies and Associates, LLC. From March 2017 through November 2021, Mr. Scoular was a registered representative with MML Investor Services, LLC.

Mr. Scoular has held the designation of Chartered Life Underwriter (CLU®) since 2009. 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. Scoular has held the designation of Certified in Long-Term Care (CLTC) since 2016. CLTC® is the long-term care insurance industry's only independent professional designation and is conferred by The CLTC Board of Standards, Inc. The program is presented in either a two-day class or correspondence format. Successful passing of a proctored exam is required in order to qualify for certification. Graduates are also required to take continuing education to maintain their certification. The course is focused on the field of long-term care planning and provides legal, accounting, insurance and financial service professionals the critical tools necessary to address the subject matter with their middle-age clients.

Mr. Scoular became an Accredited Investment Fiduciary® (AIF®) Designee in 2021. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

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. Scoular, 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. Scoular to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Scoular 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. Scoular. Clients are reminded that they may purchase insurance products recommended by Mr. Scoular 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. Scoular's annual compensation is based, in part, on the amount of assets under management that Mr. Scoular introduces to the Registrant and the number of clients that Mr. Scoular introduces to the Registrant. Accordingly, Mr. Scoular 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.

Jeffrey S. Becker

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jeffrey S. Becker 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 Jeffrey S. Becker is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jeffrey S. Becker was born in 1994. Mr. Becker graduated from Santa Clara University in 2016 with a Bachelor of Science degree in finance. Mr. Becker has been a Senior Vice President and Wealth Advisor at Farther Finance Advisors, LLC since April 2025. From April 2023 to April 2025, Mr. Becker was a Wealth Advisor of First Citizens Bank. From July 2022 to April 2023, he was a Wealth Advisor of Silicon Valley Bank. From May 2016 to June 2022, he was employed by BNY Mellon Private Bank, serving as an Analyst, an Associate Wealth Manager, and a Wealth Manager.

Mr. Becker has been a CFA® Charterholder since 2020. 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 190,000 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. Becker's annual compensation is based, in part, on the amount of assets under management that Mr. Becker introduces to the Registrant and the number of clients that Mr. Becker introduces to the Registrant. Accordingly, Mr. Becker 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.

Jennifer M. Rechenbach

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jennifer M. Rechenbach 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 Jennifer M. Rechenbach is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer M. Rechenbach was born in 1966. Ms. Rechenbach graduated from the University of California, Santa Cruz in 1988 with a Bachelor of Arts degree in Economics and from the University of San Francisco in 1996 with a Master of Business Administration degree in finance. Ms. Rechenbach has been a Managing Director and Wealth Advisor at Farther Finance Advisors, LLC since April 2025. From March 2023 to April 2025, Ms. Rechenbach was a Managing Director of First Citizens Bank. From August 2022 to March 2023, she was a Managing Director of Silicon Valley Bank. From April 2016 to August 2022, she was a Senior Vice President of BNY Mellon Private 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

Ms. Rechenbach's annual compensation is based, in part, on the amount of assets under management that Ms. Rechenbach introduces to the Registrant and the number of clients that Ms. Rechenbach introduces to the Registrant. Accordingly, Ms. Rechenbach 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 promoter 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.

Allen L. Frederick

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Allen L. Frederick 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 Allen L. Frederick is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Allen L. Frederick was born in 1969. Mr. Frederick graduated from Central Missouri State University in 1994 with a Bachelor's degree in Pre-Engineering and Business. Mr. Frederick has been a Vice President and Wealth Advisor at Farther Finance Advisors, LLC since April 2025. From July 2022 to July 2024, Mr. Frederick was a Financial Advisor of Sequent Planning. From September 2018 through July 2022, Mr. Frederick was a Financial Advisor with Capital Management Services.

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. Frederick, 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. Frederick to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Frederick 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. Frederick. Clients are reminded that they may purchase insurance products recommended by Mr. Frederick 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. Frederick's annual compensation is based, in part, on the amount of assets under management that Mr. Frederick introduces to the Registrant and the number of clients that Mr. Frederick introduces to the Registrant. Accordingly, Mr. Frederick 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.

Lauren M. Winberg

Farther

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B.

This Brochure Supplement provides information about Lauren M. Winberg 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 Lauren M. Winberg is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Lauren M. Winberg was born in 1988. Ms. Winberg graduated from Allegheny College in 2020 with a Bachelor of Arts degree in Economic and International Studies. Ms. Winberg has been a Relationship Manager and Paraplanner at Farther Finance Advisors, LLC since February 2025. From May 2010 to February 2025, Ms. Winberg was a Registered Client Service and Paraplanner of Allegheny 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 promoter 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.

Steven Dougan

Farther

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B.

This Brochure Supplement provides information about Steven Dougan 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 Steven Dougan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Steven Dougan was born in 1985. Mr. Dougan graduated from Washington State University in 2007 with a Bachelor of Arts degree in International Business, minor in Finance and is currently studying for his MBA from Seattle University. Mr. Dougan has been an Assistant Vice President and Wealth Advisor at Farther Finance Advisors, LLC since April 2025. From February 2021 to November 2024, Mr. Dougan was an Acquisitions Lead/ Investing Consultant of Doorvest. From September 2018 to May 2020, Mr. Dougan was a Relationship Manager with Loftium.

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. Dougan's annual compensation is based, in part, on the amount of assets under management that Mr. Dougan introduces to the Registrant and the number of clients that Mr. Dougan introduces to the Registrant. Accordingly, Mr. Dougan 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.

William S. McNeer, III

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about William S. McNeer, III 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 S. McNeer, III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

William S. McNeer, III was born in 1982. Mr. McNeer graduated from Forsyth Technical Community College in 2006 with an Associate of Arts degree in Sociology and in 2008 from University of North Carolina, Greensboro with a Bachelor of Science degree in Economics. Mr. McNeer has been a Wealth Advisor at Farther Finance Advisors, LLC since April 2025. From March 2012 to April 2025, Mr. McNeer was a Partner with Capasso Planning Partners.

Mr. McNeer 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. McNeer is an Accredited Investment Fiduciary® (AIF®) Designee. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

Mr. McNeer holds the designation of Certified in Long-Term Care (CLTC). CLTC® is the long-term care insurance industry's only independent professional designation and is conferred by The CLTC Board of Standards, Inc. The program is presented in either a two-day class or correspondence format. Successful passing of a proctored exam is required in order to qualify for certification. Graduates are also required to take continuing education to maintain their certification. The course is focused on the field of long-term care planning and provides legal, accounting, insurance and financial service professionals the critical tools necessary to address the subject matter with their middle-age clients.

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. McNeer, 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. McNeer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. McNeer 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. McNeer. Clients are reminded that they may purchase insurance products recommended by Mr. McNeer 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. McNeer's annual compensation is based, in part, on the amount of assets under management that Mr. McNeer introduces to the Registrant and the number of clients that Mr. McNeer introduces to the Registrant. Accordingly, Mr. McNeer 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 promoter 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.

Andrew Hendricks

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Andrew Hendricks 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 Andrew Hendricks is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Andrew Hendricks was born in 1986. Mr. Hendricks graduated from The College of Charleston in 2008 with a Bachelor of Science degree in Business Administration. Mr. Hendricks has been a Partner at Farther Finance Advisors, LLC since April 2025. From January 2020 to April 2025, Mr. Hendricks was a Partner with Capasso Planning Partners.

Mr. Hendricks 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Hendricks' annual compensation is based, in part, on the amount of assets under management that Mr. Hendricks introduces to the Registrant and the number of clients that Mr. Hendricks introduces to the Registrant. Accordingly, Mr. Hendricks 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 promoter 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.

Kirk A. Matenaer

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kirk A. Matenaer 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 Kirk A. Matenaer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Kirk A. Matenaer was born in 1977. Mr. Matenaer graduated from Eckerd College in 1999 with a Bachelor of Arts degree in Environment. Mr. Matenaer has been an Advisor at Farther Finance Advisors, LLC since April 2025. From October 2023 to April 2025, Mr. Matenaer was an Advisor with Capasso Planning Partners. From January 2012 to October 2023, Mr. Matenaer was an Agent with Franklin & Associates.

Mr. Matenaer 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.

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- **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.** Mr. Matenaer, 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. Matenaer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Matenaer 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. Matenaer. Clients are reminded that they may purchase insurance products recommended by Mr. Matenaer 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. Matenaer's annual compensation is based, in part, on the amount of assets under management that Mr. Matenaer introduces to the Registrant and the number of clients that Mr. Matenaer introduces to the Registrant. Accordingly, Mr. Matenaer 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 promoter 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 H. Remis

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Matthew H. Remis 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 H. Remis is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Matthew H. Remis was born in 1973. Mr. Remis graduated from Union College in 1996 with a Bachelor of Arts degree. Mr. Remis also studied Hebrew fluency at Ben Gurion University. He also received his MBA in 2004 from Northeastern University. Mr. Remis has been a Managing Director and Wealth Advisor at Farther Finance Advisors, LLC since May 2025. From February 2023 to May 2025, Mr. Remis was a Principal with New Edge Wealth. From July 2020 to February 2023, Mr. Remis was a Managing Director with Boston Private Wealth. From June 2011 to June 2020, Mr. Remis was a Vice President with Morgan Stanley.

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. Remis' annual compensation is based, in part, on the amount of assets under management that Mr. Remis introduces to the Registrant and the number of clients that Mr. Remis introduces to the Registrant. Accordingly, Mr. Remis 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.

Lorraine G. Zysk

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Lorraine G. Zysk 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 Lorraine G. Zysk is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Lorraine G. Zysk was born in 1960. Ms. Zysk graduated from LaSalle University in 1982 with a Bachelor of Arts degree, Dual Major, in Economics and Finance. She also received her MBA in Finance in 1991 from Villanova University. Ms. Zysk has been a Senior Vice President and Wealth Advisor at Farther Finance Advisors, LLC since May 2025. From January 2021 to February 2025, Ms. Zysk was a Portfolio Manager with Hirtle Callaghan. From June 2018 to January 2019, Ms. Zysk was a Managing Director with Miller Investment Management.

Ms. Zysk 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 190,000 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

Ms. Zysk's annual compensation is based, in part, on the amount of assets under management that Ms. Zysk introduces to the Registrant and the number of clients that Ms. Zysk introduces to the Registrant. Accordingly, Ms. Zysk 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 promoter 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.

Merissa Ann Benitez Jackson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Merissa Ann Benitez Jackson 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 Merissa Ann Benitez Jackson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Merissa Ann Benitez Jackson was born in 1978. Ms. Jackson graduated from Edmonds College in 2020 with an Associates degree in Project Management and in 2020 from Seattle Pacific University with a Bachelor of Arts degree in Interior Design and Marketing. Ms. Jackson has been an Associate Wealth Advisor at Farther Finance Advisors, LLC since April 2025. From September 2024 to April 2025, Ms. Jackson was a Financial Representative with Modern Woodmen Financial. From April 2024 to June 2024, Ms. Jackson was a Financial Representative with Mass Mutual. From April 2024 to June 2024, Ms. Jackson was a Financial Representative with Northwestern Mutual. From June 2023 to April 2024, Ms. Jackson was a Design and Real

Estate Consultant with MAB Jackson Consulting. From August 2021 to May 2023, Ms. Jackson was a Marketing and Business Development with Fresh Consulting. From March 2020 to June 2021, Ms. Jackson was a Project Management Associate with Edmonds College Project Management.

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. Jackson, 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. Jackson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Jackson 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. Jackson. Clients are reminded that they may purchase insurance products recommended by Ms. Jackson 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. Jackson's annual compensation is based, in part, on the amount of assets under management that Ms. Jackson introduces to the Registrant and the number of clients that Ms. Jackson introduces to the Registrant. Accordingly, Ms. Jackson 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

promoter 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.

Benjamin E. Tegel

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Benjamin E. Tegel 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 Benjamin E. Tegel is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Benjamin E. Tegel was born in 1981. Mr. Tegel graduated from University of Chicago in 2003 with a Bachelor's degree in Economics. Mr. Tegel has been a Principal with Farther Finance Advisors, LLC since November 2024. Mr. Tegel has been the President of Auxin Group Wealth Management since May 2015.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Tegel also serves as President and investment adviser representative of Auxin Group Wealth Management (“Auxin”), an unaffiliated California state registered investment advisor firm. Mr. Tegel may refer certain clients to *Auxin* for advisory services. The recommendation by Mr. Tegel that a client engage *Auxin* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Auxin*’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Auxin*. **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.**
- B. **Licensed Insurance Agent.** Mr. Tegel, 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. Tegel to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Tegel 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. Tegel. Clients are reminded that they may purchase insurance products recommended by Mr. Tegel 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. Tegel’s annual compensation is based, in part, on the amount of assets under management that Mr. Tegel introduces to the Registrant and the number of clients that Mr. Tegel introduces to the Registrant. Accordingly, Mr. Tegel 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 promoter 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 A. Alfonzetti

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Matthew A. Alfonzetti 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 A. Alfonzetti is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Matthew A. Alfonzetti was born in 1996. Mr. Alfonzetti graduated from Syracuse University in 2018 with a Bachelor of Science degree in Finance. Mr. Alfonzetti has been a Principal with Farther Finance Advisors, LLC since May 2025. Mr. Alfonzetti has also been a Partner of Truvium Capital since June 2019.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Alfonzetti also serves as a Partner and investment adviser representative of Truvium Capital Partners (“*Truvium*”), an unaffiliated SEC registered investment advisor firm. Mr. Alfonzetti may refer certain clients to *Truvium* for advisory services. The recommendation by Mr. Alfonzetti that a client engage *Truvium* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Truvium*’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Truvium*. **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.**
- B. **Licensed Insurance Agent.** Mr. Alfonzetti, 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. Alfonzetti to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Alfonzetti 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. Alfonzetti. Clients are reminded that they may purchase insurance products recommended by Mr. Alfonzetti 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. Alfonzetti’s annual compensation is based, in part, on the amount of assets under management that Mr. Alfonzetti introduces to the Registrant and the number of clients that Mr. Alfonzetti introduces to the Registrant. Accordingly, Mr. Alfonzetti 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 promoter 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.

Joseph A. Palumbo

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joseph A. Palumbo 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 A. Palumbo is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joseph A. Palumbo was born in 1996. Mr. Palumbo graduated from Arizona State University in 2018 with a Bachelor of Science degree in Science and a minor in Business. Mr. Palumbo has been a Principal with Farther Finance Advisors, LLC since May 2025. Mr. Palumbo has also been a Partner of Truvium Capital since June 2019.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Palumbo also serves as a Partner and investment adviser representative of Truvium Capital Partners (“*Truvium*”), an unaffiliated SEC registered investment advisor firm. Mr. Palumbo may refer certain clients to *Truvium* for advisory services. The recommendation by Mr. Palumbo that a client engage *Truvium* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Truvium*’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Truvium*. **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.**
- B. **Licensed Insurance Agent.** Mr. Palumbo, 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. Palumbo to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Palumbo 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. Palumbo. Clients are reminded that they may purchase insurance products recommended by Mr. Palumbo 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. Palumbo’s annual compensation is based, in part, on the amount of assets under management that Mr. Palumbo introduces to the Registrant and the number of clients that Mr. Palumbo introduces to the Registrant. Accordingly, Mr. Palumbo 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 promoter 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 N. LeMond

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about David N. LeMond 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 N. LeMond is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David N. LeMond was born in 1975. Mr. LeMond graduated from Bowling Green State University in 1997 with a Bachelor of Science degree in Education. Mr. LeMond has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since May 2025. From June 2000 to May 2025, Mr. LeMond was a Financial Advisor with Edward Jones.

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. LeMond, 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. LeMond to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. LeMond 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. LeMond. Clients are reminded that they may purchase insurance products recommended by Mr. LeMond 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. LeMond's annual compensation is based, in part, on the amount of assets under management that Mr. LeMond introduces to the Registrant and the number of clients that Mr. LeMond introduces to the Registrant. Accordingly, Mr. LeMond 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 promoter 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.

Charles Sullivan

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Charles 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 Charles Sullivan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Charles Sullivan was born in 1997. Mr. Sullivan graduated from Florida State University in 2021 with a Bachelor of Science degree in Finance. Mr. Sullivan has been a Wealth Advisor with Farther Finance Advisors, LLC since May 2025. Mr. Sullivan has also been a Wealth Advisor with Sullivan Investments Group since December 2021 and was a full-time student prior to that.

Mr. Sullivan 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Mr. Sullivan works part time for a professional tennis player as a property manager and business assistance since December 2021.

Item 5 Additional Compensation

Mr. Sullivan's annual compensation is based, in part, on the amount of assets under management that Mr. Sullivan introduces to the Registrant and the number of clients that Mr. Sullivan introduces to the Registrant. Accordingly, Mr. 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 promoter 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.

Craig Sullivan

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Craig 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 Craig Sullivan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Craig Sullivan was born in 1961. Mr. Sullivan graduated from the University of Connecticut in 1983 with a Bachelor of Science degree in Electrical Engineering and Computer Science. Mr. Sullivan has been a Wealth Advisor with Farther Finance Advisors, LLC since May 2025. Mr. Sullivan has also been a Wealth Advisor and President of Sullivan Investments Group since December 2008.

Item 3 Disciplinary Information

On June 2, 2015, the Office of Financial Regulation entered a Final Order against Mr. Sullivan, for engaging in prohibited business practices by failing to maintain accurate investment advisory agreements and send clients itemized invoices. Mr. Sullivan agreed to pay an administrative fine of \$5,000 jointly and severally with Sullivan Investments Group, LLC.

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. Sullivan's annual compensation is based, in part, on the amount of assets under management that Mr. Sullivan introduces to the Registrant and the number of clients that Mr. Sullivan introduces to the Registrant. Accordingly, Mr. 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 promoter 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.

Brad L. Reichert

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Brad L. Reichert 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 Brad L. Reichert is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Brad L. Reichert was born in 1973. Mr. Reichert graduated from the University of Wisconsin in 1997 with a Bachelor of Science degree in Economics and a Bachelor of Business Administration degree in Finance. He also received his MBA in Finance from Texas A&M in 2012. Mr. Reichert has been a Relationship Manager with Farther Finance Advisors, LLC since April 2025. From October 2023 to April 2025, Mr. Reichert was a Senior Director of Advisory Solutions with Cambridge Investment Research, Inc. From March 2021 to October 2023, Mr. Reichert was the Founder, Chief Investment Officer and Managing Director with Reichert Asset Management, LLC. From April 2022 to October 2023, Mr. Reichert was a Senior Financial

Analyst and US-Canada Cross-Border Financial Planner with Evolve Cross Border Partners, Inc. From April 2022 to May 2023, Mr. Reichert was a Financial Planner with Origin Financial, Inc. From January 2020 to July 2021. Mr. Reichert was a Financial Planner with AE Wealth Management, LLC.

Mr. Reichert 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Reichert has held the designation of Chartered Financial Consultant® (ChFC®) since 2005. 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. Reichert has been a CFA® Charterholder since 2008. 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 190,000 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.

Mr. Reichert has held the designation of Chartered Life Underwriter (CLU®) since 2011. 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. Reichert has held the Certified Annuity Specialist (CAS®) certification since 2021. The CAS certification indicates expertise and commitment to fixed-rate and variable annuities. Individuals with the CAS designation offer clients expert advice in regards to investment opportunities in annuities. To earn this designation, candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university. Candidates must meet a 15 week educational experience, case study and exam requirements. In addition, there is a continuing education requirement. Course work covers annuity contracts, titling options, EIAs, living benefits, compound interest issues, unnecessary taxes, litigation, and modern portfolio theory.

Mr. Reichert has held the designation of Certified Tax Specialist (CTST™) since 2022. The CTST™ credential is issued by the Institute of Business and Finance. The CTST™ credential provides holders with knowledge of how to help reduce clients' tax obligations. CTST™ designation holders can provide guidance on who must file an income tax return, the impact of current tax regulations, business income and home businesses, tax credits, itemized deductions, and retirement plans, and LLCs and S corporations. To be eligible to obtain the CTST™ designation, a candidate must have a bachelor's degree or one year of financial services work experience. To obtain the designations, candidates must study for an online, closed-book

examination. Designation holders must complete 30 hours of continuing education every two years to maintain the CTS™ designation.

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. Reichert, 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. Reichert to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Reichert 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. Reichert. Clients are reminded that they may purchase insurance products recommended by Mr. Reichert 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. Reichert's annual compensation is based, in part, on the amount of assets under management that Mr. Reichert introduces to the Registrant and the number of clients that Mr. Reichert introduces to the Registrant. Accordingly, Mr. Reichert 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 promoter 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.

Trevor M. Conlon

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Trevor M. Conlon 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 Trevor M. Conlon is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Trevor M. Conlon was born in 1977. Mr. Conlon graduated from LaSalle University in 1999 with a Bachelor of Arts degree in Criminal Justice. Mr. Conlon has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since May 2025. From January 2001 to May 2025, Mr. Conlon was a Financial Advisor with WSFS Investments. From June 2015 to May 2025, Mr. Conlon a Financial Advisor of Commonwealth Financial.

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. Conlon, 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. Conlon to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Conlon 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. Conlon. Clients are reminded that they may purchase insurance products recommended by Mr. Conlon 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. Conlon's annual compensation is based, in part, on the amount of assets under management that Mr. Conlon introduces to the Registrant and the number of clients that Mr. Conlon introduces to the Registrant. Accordingly, Mr. Conlon 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.

Vinit Madan

Farther

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Dated September 9, 2025

www.farther.com

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345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Vinit Madan 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 Vinit Madan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Vinit Madan was born in 1971. Mr. Madan graduated from Boston College in 1993 with a Bachelor of Arts degree in Economics. He also received his MBA in Finance and Accounting in 2003 from Vanderbilt University. Mr. Madan has been an Advisor and Investment Strategy Specialist with Farther Finance Advisors, LLC since May 2025. From January 2022 to March 2025, Mr. Madan was a Director of Investments with Prime Capital Financial. From December 2021 to July 2022, Mr. Madan Chief Investment Officer of 20/20 Capital Management. From December 2019 to June 2020, Mr. Madan was an Account Executive with Pacific Rim Capital.

Mr. Madan has been a Chartered Market Technician (CMT®) charterholder since 2016. Completing the CMT® Program demonstrates mastery of a core body of knowledge of investment risk in portfolio management. The CMT® Program is grounded in behavioral economics and extends beyond classical pattern recognition techniques to include quantitative approaches to market research and rules based trading system design and testing. Technical analysis provides the tools to successfully navigate the gap between intrinsic value and market price across all asset classes through a disciplined, systematic approach to market behavior and the law of supply and demand. Candidates must have three years of professional analytical or investment management experience, pass three exams, and complete an application for Member Status. To maintain status as a CMT® charterholder, an individual must be a member of the CMT® Association in good standing and abide by the CFA Institute's Code of Ethics and 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

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 promoter 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 Scambray

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about John Scambray 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 Scambray is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

John Scambray was born in 1968. Mr. Scambray graduated from California State University, Fresno in 1991 with a Bachelor of Science degree in Business. Mr. Scambray has been a Managing Director and Wealth Advisor with Farther Finance Advisors, LLC since May 2025. Mr. Scambray has also been the Chief Executive Officer of OneSource Wealth Management since May 2019.

Mr. Scambray is a Chartered Portfolio Manager™ (CPM™). The CPM™ is a professional designation offered by the American Academy of Financial Management (AAFM). A candidate

for the CPM™ program must have at least three years actively managing investment portfolios and must meet certain educational requirements. In addition, a CPM™ designee must complete 15 hours of continuing education/experience annually.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Scambray also serves as an investment adviser representative of OneSource Wealth Management (“*OneSource*”), an unaffiliated SEC registered investment advisor firm. Mr. Scambray may refer certain clients to *OneSource* for advisory services. No client is under any obligation to engage the services of *OneSource*. **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.**

Mr. Scambray is the CEO of Legacy Capital Management, a limited liability company that owns an independent investment advisory practice.

- B. **Licensed Insurance Agent.** Mr. Scambray, 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. Scambray to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Scambray 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. Scambray. Clients are reminded that they may purchase insurance products recommended by Mr. Scambray 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. Scambray’s annual compensation is based, in part, on the amount of assets under management that Mr. Scambray introduces to the Registrant and the number of clients that Mr. Scambray introduces to the Registrant. Accordingly, Mr. Scambray 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 promoter 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 Sun

Farther

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345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Richard Sun 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 Sun is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Richard Sun was born in 2003. Mr. Sun graduated from the University of Texas at Dallas in 2024 with a Bachelor of Science degree. Mr. Sun has been a Paraplanner with Farther Finance Advisors, LLC since March 2025. From August 2023 to March 2025, Mr. Sun was a Junior Associate with Fisher Investments. He was also an Intern with Fortress Investment Group from June 2023 to August 2023 and was a full time student prior to that.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Sun's annual compensation is based, in part, on the amount of assets under management that Mr. Sun introduces to the Registrant and the number of clients that Mr. Sun introduces to the Registrant. Accordingly, Mr. Sun 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 promoter 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.

Giuseppe Visconti

Farther

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Giuseppe Visconti 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 Giuseppe Visconti is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Giuseppe Visconti was born in 1978. Mr. Visconti graduated from the University of San Francisco in 2013 with a Bachelor of Science degree in Business Economics. He also received his Masters of Science in Finance and Economics from West Texas A & M in 2021. Mr. Visconti has been a Managing Director and Wealth Advisor with Farther Finance Advisors, LLC since May 2025. Mr. Visconti has also been the Chief Financial Officer of OneSource Wealth Management since January 2024. From June 2018 to January 2024, Mr. Visconti was a Financial Advisor with Tri Counties Bank/Raymond James.

Mr. Visconti is a Certified Portfolio Manager™ (CPM™). A candidate for the CPM™ Program must have at least three years of employment in the financial services industry, meet certain educational requirements, or a letter of recommendation from a supervisor for candidates already employed in the financial services industry. Candidates then complete a self-study program, followed by an on-campus week at a university partner. In addition, a CPM™ designee must complete 20 hours of continuing education/experience annually.

Mr. Visconti is a Chartered Retirement Planning Counselor™ (CRPC™). 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. **Other Investment Adviser Firm.** Mr. Visconti also serves as an investment adviser representative of OneSource Wealth Management (“OneSource”), an unaffiliated SEC registered investment advisor firm. Mr. Visconti may refer certain clients to *OneSource* for advisory services. No client is under any obligation to engage the services of *OneSource*. **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.**

Mr. Visconti is a Partner of Legacy Capital Management, a limited liability company that owns an independent investment advisory practice.

- B. **Licensed Insurance Agent.** Mr. Visconti, 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. Visconti to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Visconti 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. Visconti. Clients are reminded that they may purchase insurance products recommended by Mr. Visconti 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. Visconti's annual compensation is based, in part, on the amount of assets under management that Mr. Visconti introduces to the Registrant and the number of clients that Mr. Visconti introduces to the Registrant. Accordingly, Mr. Visconti 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 promoter 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.

Zachary Cole Etoch

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Zachary Cole Etoch 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 Zachary Cole Etoch is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Zachary Cole Etoch was born in 1996. Mr. Etoch graduated from the University of Arkansas in 2018 with Bachelor of Science degrees in finance and accounting. Mr. Etoch has been an Assistant Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From January 2019 to April 2025, he was a Senior Accountant of MDD Forensic Accountants. Prior to that he was a student.

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. Etoch's annual compensation is based, in part, on the amount of assets under management that Mr. Etoch introduces to the Registrant and the number of clients that Mr. Etoch introduces to the Registrant. Accordingly, Mr. Etoch 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.

Joshua A. Wilcoxson

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joshua A. Wilcoxson 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 Joshua A. Wilcoxson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joshua A. Wilcoxson was born in 1979. Mr. Wilcoxson graduated from Western Governors University in 2013 with a Bachelor of Science degree in Business Management. Mr. Wilcoxson has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From January 2010 to June 2025, he was a Financial Advisor of Commonwealth Financial Network.

Mr. Wilcoxson 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Wilcoxson is an Accredited Investment Fiduciary® (AIF®) Designee. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

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. Wilcoxson, 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. Wilcoxson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Wilcoxson 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. Wilcoxson. Clients are reminded that they may purchase insurance products recommended by Mr. Wilcoxson 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. Wilcoxson's annual compensation is based, in part, on the amount of assets under management that Mr. Wilcoxson introduces to the Registrant and the number of clients that Mr. Wilcoxson introduces to the Registrant. Accordingly, Mr. Wilcoxson 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.

Kirk J. Barrett

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kirk J. Barrett 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 Kirk J. Barrett is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kirk J. Barrett was born in 1974. Mr. Barrett graduated from Northeastern State University in 2002 with a Bachelor of Business Administration degree in Finance. He also earned his MBA in Finance from Sam Houston State University in 2006. Mr. Barrett has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From May 2024 to June 2025, he was a Financial Advisor of Silver Lake Capital Management. From August 2023 to May 2024, he was an Advisor with Malleck Wealth Management LLC and a registered representative of Raymond James Financial Services Advisors. From April 2022 to July 2023, Mr. Barrett was a Financial Planning Counselor with Fisher Investments. From November 2020

to April 2022, he was an investment advisor representative with Avantax Advisory Services and from May 2019 to April 2022, he was a registered representative of Avantax Investment Services, Inc.

Mr. Barrett 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Barrett also holds the Enrolled Agent (EA) designation. 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 three-day, 10.5-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. **Licensed Insurance Agent.** Mr. Barrett, 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. Barrett to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Barrett 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. Barrett. Clients are reminded that they may purchase insurance products recommended by Mr. Barrett 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.**

Mr. Barrett has been a gift planner with Lutheran Foundation of Southwest, a public charity, since January 1, 2025. His responsibilities include charitable gift planning.

Item 5 Additional Compensation

Mr. Barrett's annual compensation is based, in part, on the amount of assets under management that Mr. Barrett introduces to the Registrant and the number of clients that Mr. Barrett introduces to the Registrant. Accordingly, Mr. Barrett 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 promoter 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.

Craig E. Stearns

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Craig E. Stearns 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 Craig E. Stearns is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Craig E. Stearns was born in 1963. Mr. Stearns graduated from New York University in 1987 with a Bachelor of Arts degree in Theater and in 1988 with a Master of Fine Arts degree in Acting. Mr. Stearns has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From February 2023 to June 2025, he was the Founder and Director of Stearns Wealth Management. From August 2022 to February 2023, he was a Senior Vice President with Integrated Equity Management Partners. From June 2008 to August 2022, Mr. Stearns was a Senior Vice President with Lenox Advisors.

Mr. Stearns 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.

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- **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.** Mr. Stearns, 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. Stearns to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Stearns 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. Stearns. Clients are reminded that they may purchase insurance products recommended by Mr. Stearns 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. Stearns' annual compensation is based, in part, on the amount of assets under management that Mr. Stearns introduces to the Registrant and the number of clients that Mr. Stearns introduces to the Registrant. Accordingly, Mr. Stearns 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 promoter 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.

Eric A. Michalski

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Eric A. Michalski 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 Eric A. Michalski is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Eric A. Michalski was born in 1974. Mr. Michalski graduated from Oakton Community College in 1995 with an Associate Arts degree in Liberal Arts and in 1998 with a Bachelor of Science degree in Finance from Arizona State University. Mr. Michalski has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From April 2024 to June 2025, he was a Wealth Advisor of Carson Wealth. From January 2023 to April 2024, he was a Wealth Advisor with Carson Wealth/Cornerstone. From March 2020 to January 2023, he was a

Senior Advisor with Carson Wealth/Jon Baker Financial Group and from March 2011 to March 2020, he was a Senior Advisor with Woodbury Financial/Jon Baker Financial Group.

Mr. Michalski 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Michalski, 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. Michalski to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Michalski 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. Michalski. Clients are reminded that they may purchase insurance products recommended by Mr. Michalski 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. Michalski's annual compensation is based, in part, on the amount of assets under management that Mr. Michalski introduces to the Registrant and the number of clients that Mr. Michalski introduces to the Registrant. Accordingly, Mr. Michalski 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 promoter 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.

Robert Campbell

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Robert Campbell 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 Campbell is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert Campbell was born in 1989. Mr. Campbell graduated from Stony Brook University in 2012 with a Bachelor of Science degree in Business Management and a Bachelor of Science degree in Economics. Mr. Campbell has been a Financial Advisor of Farther Finance Advisors, LLC since June 2025. From August 2019 to June 2025, he was a Financial Advisor of Ameriprise Financial Services. From April 2016 to August 2019, Mr. Campbell was a Financial Advisor of Bank of America.

Mr. Campbell 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.

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- **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.

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- **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. Campbell also holds the Accredited Portfolio Management Advisor™ (APMA™) designation. Individuals who hold the APMA™ designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. The program consists of two parts designed for a total of approximately 120-150 hours of study. The first part includes an 11 module self-study course with an online, proctored exam. Students successfully completing the exam matriculate to the second part of the program. That part consists of a four week, instructor-led, online graduate course requiring successful completion of several graded assignments involving investor policy statements, portfolio construction, asset allocation, and portfolio buy, sell, and hold decisions. The program must be completed within one year from enrollment.

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. Campbell, 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. Campbell to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Campbell 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. Campbell. Clients are reminded that they may purchase insurance products recommended by Mr. Campbell 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. Campbell's annual compensation is based, in part, on the amount of assets under management that Mr. Campbell introduces to the Registrant and the number of clients that Mr. Campbell introduces to the Registrant. Accordingly, Mr. Campbell 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 promoter 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.

Todd Kitzens

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Todd Kitzens 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 Todd Kitzens is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Todd Kitzens was born in 1995. Mr. Kitzens graduated from University of Arizona in 2017 with a Bachelor of Science degree in Business Marketing. Mr. Kitzens has been an Assistant Vice President and Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From September 2022 to May 2025, he was a Marketing Advisor of BRP IS Inc. From August 2017 to September 2022, Mr. Kitzens was with Saatchi & Saatchi in various positions, most recently as a Global Client Partnership Manager.

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. Kitzens' annual compensation is based, in part, on the amount of assets under management that Mr. Kitzens introduces to the Registrant and the number of clients that Mr. Kitzens introduces to the Registrant. Accordingly, Mr. Kitzens 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.

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Item 1 Cover Page

A.

Martha J. Wilcoxson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Martha J. Wilcoxson 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 Martha J. Wilcoxson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Martha J. Wilcoxson was born in 1951. Ms. Wilcoxson graduated from Oregon State University in 1975 with a Bachelor of Science degree in Public Administration. She also received a Graduate Diploma from Business University of Central Queensland, a Master Negotiated Dispute Resolution from Creighton Law and Education Doctorate EdD from Creighton University. Ms. Wilcoxson has been a Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From August 2000 to June 2025, she was an investment adviser of Commonwealth Financial Network.

Ms. Wilcoxson 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.

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- **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. Wilcoxson has held the Certified Regulatory and Compliance Professional™ (CRCP™) certification since 2008. The FINRA® Institute at Wharton Certified Regulatory and Compliance Professional™ (CRCP™) program provides a course of instruction on the foundation, theory and practical application of securities laws and regulations. The CRCP program draws on the expertise of Wharton faculty, senior regulators and industry practitioners, and brings together a diverse group of participants from securities firms, the legal profession, FINRA, the Securities and Exchange Commission and other regulators to provide a unique learning experience for participants.

Developed by FINRA and the Wharton School, the CRCP program is a program designed specifically for securities industry regulatory and compliance professionals. Participants who successfully complete the program are designated Certified Regulatory and Compliance Professionals by the FINRA Institute at Wharton.

Although coursework must be completed within two consecutive calendar years, completion in the same calendar year is recommended.

Candidates are assigned materials to review in advance of Wharton coursework—including academic research conducted by Wharton faculty—as well as rules, regulations, case law and compliance and regulatory guidance.

On the final day of the Week I and Week II courses, participants must complete a written assessment. Participants who pass both assessments are awarded the CRCP designation.

Program graduates are required to complete twelve hours of continuing education every three years as of their certificate anniversary award date. The continuing education requirement helps ensure that graduates remain current on compliance topics, rules and regulations, and emerging issues in the financial services industry.

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. Wilcoxson, 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. Wilcoxson to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Ms. Wilcoxson 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. Wilcoxson. Clients are reminded that they may purchase insurance products recommended by Ms. Wilcoxson 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

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 promoter 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 L. Bartholomew, II

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Richard L. Bartholomew, II 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 L. Bartholomew, II is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Richard L. Bartholomew, II was born in 1970. Mr. Bartholomew graduated from Marshall University in 1994 with a Bachelor of Business Administration degree in Finance and in 1999 with an MBA. Mr. Bartholomew has been a Wealth Advisor of Farther Finance Advisors, LLC since June 2025. From March 2010 to July 2025, he was a Wealth Advisor of Wealthcare Capital Management.

Mr. Bartholomew 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Bartholomew's annual compensation is based, in part, on the amount of assets under management that Mr. Bartholomew introduces to the Registrant and the number of clients that Mr. Bartholomew introduces to the Registrant. Accordingly, Mr. Bartholomew 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 promoter 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.

Jensen R. Weynands

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jensen R. Weynands 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 Jensen R. Weynands is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jensen R. Weynands was born in 1997. Mr. Weynands graduated from the University of Washington in 2019 with a Bachelor of Arts degree in economics. Mr. Weynands has been a Paraplanner of Farther Finance Advisors, LLC since June 2025. From November 2023 to June 2025, he was a Registered Client Associate of RBC Capital Markets, LLC. From October 2023 to May 2024, he was a Server at Dave and Buster's. From May 2022 to January 2023, Mr. Weynands was a Wealth Planning Associate of UBS. From May 2021 to February 2022, he was an investment adviser representative of Adams Financial Concepts. From July 2020 to May

2021, he was a registered representative of Equitable Advisors, LLC. From February 2020 to May 2021, he was a Server at Patxi's Pizza.

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

Mr. Weynands has held the designation of Accredited Asset Management Specialist™ (AAMS™) since 2022. The AAMS™ is awarded by the College for Financial Planning® to investment professionals who complete its 12-module AAMS™ Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the AAMS™ designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS™ 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

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 promoter 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.

Kevin J. Hoegler

Farther

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www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Kevin J. Hoegler 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 Kevin J. Hoegler is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kevin J. Hoegler was born in 1995. Mr. Hoegler graduated from Providence College in 2017 with a Bachelor of Science degree in Economics. Mr. Hoegler has been the Director of FAM Growth & Advisor Success of Farther Finance Advisors, LLC since July 2025. From January 2025 to July 2025, he was a Vice President of from May 2022 to December of 2024, he was an Associate of BlackRock Investment Management. From August 2021 to March 2022, he was a Financial Advisor of Prudential. From July 2018 to August 2021, Mr. Hoegler was an Internal Wholesaler of PGIM Investments.

Mr. Hoegler 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Hoegler's annual compensation is based, in part, on the amount of assets under management that Mr. Hoegler introduces to the Registrant and the number of clients that Mr. Hoegler introduces to the Registrant. Accordingly, Mr. Hoegler 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 promoter 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.

Arthur E. Creel

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Arthur E. Creel 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 Arthur E. Creel is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Arthur E. Creel was born in 1963. Mr. Creel graduated from the University of Southern Mississippi in 1986 with a Bachelor of Science degree in Business Administration. Mr. Creel has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since July 2025. From June 2020 to July 2025, he was an Investment Advisor of Carmichael Capital, Inc.

Mr. Creel holds Chartered Retirement Planning Counselor[™] (CRPC[™]) designation. 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. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Creel's annual compensation is based, in part, on the amount of assets under management that Mr. Creel introduces to the Registrant and the number of clients that Mr. Creel introduces to the Registrant. Accordingly, Mr. Creel 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 promoter 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.

Robert J. Furest

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Robert J. Fuest 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 J. Fuest is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert J. Fuest was born in 1974. Mr. Fuest graduated from Binghamton University in 1998 with a Bachelor of Arts degree in Psychology. In 2007, Mr. Fuest earned his Master of Business Administration degree from Fordham University. Mr. Fuest has been a Vice President and Wealth Advisor of Farther Finance Advisors, LLC since July 2025. Mr. Faust has also been an investment advisor representative, CEO and Founder of Faust & Klein Wealth Advisors, LLC since August 2017.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Fuest also serves as an investment adviser representative, CEO and Founder of Faust & Klein Wealth Advisors, LLC ("*Faust & Klein*"), an unaffiliated state registered investment advisor firm. Mr. Fuest may refer certain clients to *Faust & Klein* for advisory services. No client is under any obligation to engage the services of *Faust & Klein*. **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.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Fuest's annual compensation is based, in part, on the amount of assets under management that Mr. Fuest introduces to the Registrant and the number of clients that Mr. Fuest introduces to the Registrant. Accordingly, Mr. Fuest 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 promoter 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 S. Coakley

Farther

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Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Matthew S. Coakley 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 S. Coakley is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Matthew S. Coakley was born in 1981. Mr. Coakley graduated from Clemson University in 2003 with a Bachelor of Science degree in Financial Management. Mr. Coakley has been a Wealth Advisor of Farther Finance Advisors, LLC since July 2025. Mr. Coakley has also been an investment advisor representative, CEO and CIO of Waypoint Strategic Advisors since December 2010.

Mr. Coakley 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. **Other Investment Adviser Firm.** Mr. Coakley also serves as an investment adviser representative, CEO and Founder of Waypoint Strategic Advisors (“Waypoint”), an unaffiliated SEC registered investment advisor firm. Mr. Coakley may refer certain clients to Waypoint for advisory services. No client is under any obligation to engage the services of Waypoint. **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.**
- B. **Licensed Insurance Agent.** Mr. Coakley, 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. Coakley to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Coakley 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. Coakley. Clients are reminded that they may purchase insurance products recommended by Mr. Coakley 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. Coakley’s annual compensation is based, in part, on the amount of assets under management that Mr. Coakley introduces to the Registrant and the number of clients that Mr. Coakley introduces to the Registrant. Accordingly, Mr. Coakley 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 promoter 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.

Benjamin D. Coakley

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Benjamin D. Coakley 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 Benjamin D. Coakley is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Benjamin D. Coakley was born in 1978. Mr. Coakley graduated from Clemson University in 2000 with a Bachelor of Science degree in Marketing. Mr. Coakley has been a Senior Wealth Advisor of Farther Finance Advisors, LLC since July 2025. Mr. Coakley has also been a Wealth Advisor of Waypoint Strategic Advisors since December 2010.

Mr. Coakley 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. **Other Investment Adviser Firm.** Mr. Coakley also serves as a Wealth Advisor of Waypoint Strategic Advisors (“*Waypoint*”), an unaffiliated SEC registered investment advisor firm. Mr. Coakley may refer certain clients to *Waypoint* for advisory services. No client is under any obligation to engage the services of *Waypoint*. **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.**
- B. **Licensed Insurance Agent.** Mr. Coakley, 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. Coakley to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Coakley 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. Coakley. Clients are reminded that they may purchase insurance products recommended by Mr. Coakley 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. Coakley’s annual compensation is based, in part, on the amount of assets under management that Mr. Coakley introduces to the Registrant and the number of clients that Mr. Coakley introduces to the Registrant. Accordingly, Mr. Coakley 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 promoter 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.

Robert B. Smith

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Robert B. Smith 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 B. Smith is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert B. Smith was born in 1971. Mr. Smith graduated from the University of North Carolina in 1994 with a Bachelor of Arts degree in Political Science. Mr. Smith has been a Wealth Advisor of Farther Finance Advisors, LLC since July 2025. Mr. Smith has also been an investment advisor representative, CEO and CIO of Waypoint Strategic Advisors since May 2021. From December 2014 to May 2021, Mr. Smith was a Risk Manager of Kansas-Smith Farms.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Smith also serves as an investment adviser representative Waypoint Strategic Advisors (“Waypoint”), an unaffiliated SEC registered investment advisor firm. Mr. Smith may refer certain clients to Waypoint for advisory services. No client is under any obligation to engage the services of Waypoint. **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.**
- B. **Licensed Insurance Agent.** Mr. Smith, 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. Smith to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Smith 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. Smith. Clients are reminded that they may purchase insurance products recommended by Mr. Smith 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. Smith’s annual compensation is based, in part, on the amount of assets under management that Mr. Smith introduces to the Registrant and the number of clients that Mr. Smith introduces to the Registrant. Accordingly, Mr. Smith 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

promoter 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.

Joseph D. Casselman

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joseph D. Casselman 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 D. Casselman is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joseph D. Casselman was born in 1977. Mr. Casselman graduated from the University of Texas at Austin in 2002 with a Bachelor of Arts degree in Philosophy. Mr. Casselman has been a Financial Advisor of Farther Finance Advisors, LLC since July 2025. Mr. Casselman has also been a Financial Advisor of Waypoint Strategic Advisors since January 2018.

Mr. Casselman has held the designation of Chartered Financial Consultant® (ChFC®) since 2010. 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Casselman also serves as a Financial Advisor Waypoint Strategic Advisors (“*Waypoint*”), an unaffiliated SEC registered investment advisor firm. Mr. Casselman may refer certain clients to *Waypoint* for advisory services. No client is under any obligation to engage the services of *Waypoint*. **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.**
- B. **Licensed Insurance Agent.** Mr. Casselman, 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. Casselman to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Casselman 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. Casselman. Clients are reminded that they may purchase insurance products recommended by Mr. Casselman 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. Casselman’s annual compensation is based, in part, on the amount of assets under management that Mr. Casselman introduces to the Registrant and the number of clients that Mr. Casselman introduces to the Registrant. Accordingly, Mr. Casselman 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 promoter 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 Huard

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Ryan Huard 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 Huard is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ryan Huard was born in 1983. Mr. Huard graduated from the University of New Hampshire with a Bachelor of Science degree in Business Administration. Mr. Huard has been a Senior Vice President and Wealth Advisor of Farther Finance Advisors, LLC since July 2025. From June 2018 to July 2025, Mr. Huard was the President of Commonwealth Financial Network.

Mr. Huard 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.

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- **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. Huard became an Accredited Investment Fiduciary® (AIF®) Designee in 2014. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

Mr. Huard has held the designation of Certified Plan Fiduciary Advisor (CPFA) since 2008. The CPFA designation is issued by the National Association of Plan Advisors (NAPA). The course work and examination cover ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. All credentialed members must acquire 10 hours of continuing education credits each year, as well as renew NAPA Membership annually. A plan advisor who has earned his/her CPFA has demonstrated the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

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. Huard, 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. Huard to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Huard 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. Huard. Clients are reminded that they may purchase insurance products recommended by Mr. Huard 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. Huard's annual compensation is based, in part, on the amount of assets under management that Mr. Huard introduces to the Registrant and the number of clients that Mr. Huard introduces to the Registrant. Accordingly, Mr. Huard 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 promoter 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.

Thor Gould

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Thor Gould 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 Thor Gould is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Thor Gould was born in 1986. Mr. Gould graduated from the United States Naval Academy in 2009 with a Bachelor of Science degree in History. He also received his MBA from the University of Miami in 2017. Mr. Gould has been a Managing Director with Farther Finance Advisors, LLC since May 2025. From February 2015 to May 2025, Mr. Gould was an Associate and Vice President of 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. Gould's annual compensation is based, in part, on the amount of assets under management that Mr. Gould introduces to the Registrant and the number of clients that Mr. Gould introduces to the Registrant. Accordingly, Mr. Gould 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.

Joshua C. Dvorak

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Joshua C. Dvorak 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 Joshua C. Dvorak is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joshua C. Dvorak was born in 1988. Mr. Dvorak graduated from Texas State University in 2013 with a Bachelor of Science degree in Business Management. Mr. Dvorak has been a Senior Vice President and Wealth Advisor with Farther Finance Advisors, LLC since July 2025. From October 2016 to July 2025, Mr. Dvorak was Vice President of Austin Private Wealth.

Mr. Dvorak 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.

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- **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.
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- **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. Dvorak's annual compensation is based, in part, on the amount of assets under management that Mr. Dvorak introduces to the Registrant and the number of clients that Mr. Dvorak introduces to the Registrant. Accordingly, Mr. Dvorak 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.

Martin G. Gaughan

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Martin G. Gaughan 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 Martin G. Gaughan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Martin G. Gaughan was born in 1961. Mr. Gaughan has been a Financial Advisor with Farther Finance Advisors, LLC since July 2025. From February 1998 to July 2025, Mr. Gaughan held was the Owner and a Financial Advisor of Gaughan Wealth Management.

Mr. Gaughan 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Gaughan has held the designation of Retirement Income Certified Professional® (RICP®) since 2021. The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

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. Gaughan, 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. Gaughan to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Gaughan 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. Gaughan. Clients are reminded that they may purchase insurance products recommended by Mr. Gaughan 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. Gaughan's annual compensation is based, in part, on the amount of assets under management that Mr. Gaughan introduces to the Registrant and the number of clients that Mr. Gaughan introduces to the Registrant. Accordingly, Mr. Gaughan 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 promoter 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.

Beverly M. Holley IV

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Beverly M. Holley IV 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 Beverly M. Holley IV is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Beverly M. Holley IV was born in 1982. Mr. Holley graduated from Radford University in 2005 with a Bachelor of Science degree in Criminal Law. Mr. Holley has been a Senior Vice President Wealth Advisor with Farther Finance Advisors, LLC since August 2025. From October 2010 to May 2025, Mr. Holley was a Vice President Financial Consultant at Fidelity 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

Mr. Holley's annual compensation is based, in part, on the amount of assets under management that Mr. Holley introduces to the Registrant and the number of clients that Mr. Holley introduces to the Registrant. Accordingly, Mr. Holley 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 promoter 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.

Douglas B. White

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Douglas B. White 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 Douglas B. White is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Douglas B. White was born in 1976. Mr. White graduated from the University of Houston in 2006 with a Bachelor of Arts degree in Economics. Mr. White has been an Onboarding Operations Manager with Farther Finance Advisors, LLC since May 2025. From November 2022 to May 2025, Mr. White was a Transition Specialist with NEXT Financial (Atria Wealth Solutions). From July 2018 to November 2022, Mr. White was a Retirement Plan Specialist with TCG (HUB International).

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 promoter 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.

Brian D. LaHue

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Brian D. LaHue 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 Brian D. LaHue is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Brian D. LaHue was born in 1980. Mr. LaHue graduated from Indiana University in 2003 with a Bachelor of Science degree in Business with a Concentration in Marketing. Mr. LaHue has been a Financial Planner with Farther Finance Advisors, LLC since August 2025. From September 2022 to August 2025, Mr. LaHue was a Founder and Financial Advisor with Sweet Life Financial Planning. From March 2011 to September 2022, Mr. LaHue was a Financial Advisor with First Harrison Bank.

Mr. LaHue 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.

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- **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.** Mr. LaHue, 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. LaHue to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. LaHue 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. LaHue. Clients are reminded that they may purchase insurance products recommended by Mr. LaHue 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. LaHue's annual compensation is based, in part, on the amount of assets under management that Mr. LaHue introduces to the Registrant and the number of clients that Mr. LaHue introduces to the Registrant. Accordingly, Mr. LaHue 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 promoter 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 H. Eggert

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about William H. Eggert 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 H. Eggert is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

William H. Eggert was born in 1959. Mr. Eggert graduated from the University of Colorado, Boulder in 1981 with a Bachelor of Science degree in Finance. Mr. Eggert has been a Wealth Advisor and Principal with Farther Finance Advisors, LLC since August 2025. Mr. Eggert has also been the President of Eggert Financial Management, Inc. since July 1987.

Mr. Eggert 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.

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- **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. **Other Investment Adviser Firm.** Mr. Eggert also serves as the President of Eggert Financial Management Inc. (“EFM”), an unaffiliated Colorado state registered investment advisor firm. Mr. Eggert may refer certain clients to EFM for advisory services. The recommendation by Mr. Eggert that a client engage EFM to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend EFM’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of EFM. **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.**
- B. **Licensed Insurance Agent.** Mr. Eggert, 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. Eggert to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Eggert 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. Eggert. Clients are reminded that they may purchase insurance products recommended by Mr. Eggert 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. Eggert’s annual compensation is based, in part, on the amount of assets under management that Mr. Eggert introduces to the Registrant and the number of clients that Mr. Eggert introduces to the Registrant. Accordingly, Mr. Eggert 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 promoter 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.

Stefan Jackson

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Stefan Jackson 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 Stefan Jackson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Stefan Jackson was born in 1987. Mr. Jackson graduated from the University of Colorado, Boulder in 2009 with a Bachelor of Science degree in Finance. In 2013, he also received his Master of Divinity in Biblical Languages from Southwestern Baptist Theological Seminary. Mr. Jackson has been a Financial Planner and Portfolio Manager with Farther Finance Advisors, LLC since August 2025. Mr. Jackson has also been the CEO and CCO of Jackson Wealth Management, LLC since August 2020.

Mr. Jackson 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.

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- **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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. **Other Investment Adviser Firm.** Mr. Jackson also serves as the Chief Executive Officer and Chief Compliance Officer of Jackson Wealth Management, LLC. (“JWM”), an unaffiliated Colorado state registered investment advisor firm. Mr. Jackson may refer certain clients to JWM for advisory services. The recommendation by Mr. Jackson that a client engage JWM to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend JWM’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of JWM. **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.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Jackson’s annual compensation is based, in part, on the amount of assets under management that Mr. Jackson introduces to the Registrant and the number of clients that Mr. Jackson introduces to the Registrant. Accordingly, Mr. Jackson 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 promoter 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.

Margaret L. Kremers

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Margaret L. Kremers 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 Margaret L. Kremers is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Margaret L. Kremers was born in 1960. Ms. Kremers graduated from the University of Kansas in 1982 with a Bachelor of Arts degree in Political Science. Ms. Kremers has been an Administrative Assistant and Client Service Associate with Farther Finance Advisors, LLC since August 2025. Ms. Kremers has also been an Administrative Assistant of Eggert Financial Management, Inc. since January 2014.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Ms. Kremers also serves as an Administrative Assistant of Eggert Financial Management Inc. (“EFM”), an unaffiliated Colorado state registered investment advisor firm. **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.**
- 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 promoter 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.

Ronald (“Bill”) Manning

Farther

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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Ronald (“Bill”) Manning 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 Ronald (“Bill”) Manning is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ronald (“Bill”) Manning was born in 1958. Mr. Manning graduated from Kansas State University in 1980 with a Bachelor of Science degree in Business Administration. Mr. Manning has been an Investment Advisor Representative with Farther Finance Advisors, LLC since August 2025. Mr. Manning has also been an Investment Advisor Representative of Eggert Financial Management, Inc. since January 2012.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Manning also serves as an Investment Advisor Representative of Eggert Financial Management Inc. (“EFM”), an unaffiliated Colorado state registered investment advisor firm. Mr. Manning may refer certain clients to EFM for advisory services. The recommendation by Mr. Manning that a client engage EFM to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend EFM’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of EFM. **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.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Manning’s annual compensation is based, in part, on the amount of assets under management that Mr. Manning introduces to the Registrant and the number of clients that Mr. Manning introduces to the Registrant. Accordingly, Mr. Manning 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 promoter 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.

Casey A. Jordan

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Casey A. Jordan 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 Casey A. Jordan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Casey A. Jordan was born in 1981. Ms. Jordan has been a Financial Planner with Farther Finance Advisors, LLC since August 2025. From December 2009 to July 2025, Ms. Jordan was a Registered Assistant at Commonwealth Financial Network.

Ms. Jordan has held the designation of Chartered Retirement Planning Counselor[™] (CRPC[™]) since 2012. 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.** Ms. Jordan, 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. Jordan to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Jordan 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. Jordan. Clients are reminded that they may purchase insurance products recommended by Ms. Jordan 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

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 promoter 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.

Coleman A. Zwanzig

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Coleman A. Zwanzig 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 Coleman A. Zwanzig is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Coleman A. Zwanzig was born in 1987. Mr. Zwanzig graduated from Virginia Military Institute with a Bachelor of Arts degree in International Studies in 2011. Mr. Zwanzig has been a Relationship Manager with Farther Finance Advisors, LLC since August 2025. From June 2022 to March 2024, Mr. Zwanzig was a Client Service Associate with Byerly Wealth Management. From March 2024 to August 2025, Mr. Zwanzig was a Client Service Manager with Mossy Creek Wealth.

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 promoter 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.

Robert F. Hart IV

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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San Francisco, CA 94104

B.

This Brochure Supplement provides information about Robert F. Hart IV 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 F. Hart IV is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert F. Hart IV was born in 1998. Mr. Hart graduated from Blue Ridge Community College with an Associates of Arts degree in Business Administration in 2019 and from James Madison University with a BBA degree in Economics and a BBA in Finance in 2021. Mr. Hart has been a Financial Planner with Farther Finance Advisors, LLC since August 2025. From May 2019 to May 2021, Mr. Hart was an Intern at Byerly Wealth Management. From May 2021 to August 2025, Mr. Hart was a Wealth Manager at Mossy Creek Wealth.

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. Hart, 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. Hart to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hart 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. Hart. Clients are reminded that they may purchase insurance products recommended by Mr. Hart 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. Hart's annual compensation is based, in part, on the amount of assets under management that Mr. Hart introduces to the Registrant and the number of clients that Mr. Hart introduces to the Registrant. Accordingly, Mr. Hart 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 promoter 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.

Joseph Trent Byerly

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This Brochure Supplement provides information about Joseph Trent Byerly 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 Trent Byerly is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joseph Trent Byerly was born in 1978. Mr. Byerly graduated from Virginia Tech University with a Bachelor of Science degree in Finance in 2000. Mr. Byerly has been a Senior Vice President, Wealth Manager with Farther Finance Advisors, LLC since August 2025. From February 2011 to September 2022, Mr. Byerly was a Wealth Manager at First Allied Securities, Inc. From September 2022 to March 2024, Mr. Byerly was a Wealth Manager at Cetera Advisors, LLC. From March 2024 to August 2025, Mr. Byerly was a wealth Advisor at Commonwealth Financial Network.

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. Byerly, 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. Byerly to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Byerly 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. Byerly. Clients are reminded that they may purchase insurance products recommended by Mr. Byerly 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. Byerly's annual compensation is based, in part, on the amount of assets under management that Mr. Byerly introduces to the Registrant and the number of clients that Mr. Byerly introduces to the Registrant. Accordingly, Mr. Byerly 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 promoter 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.

Ashley N. Woods

Farther

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B.

This Brochure Supplement provides information about Ashley N. Woods 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 Ashley N. Woods is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ashley N. Woods was born in 1980. Ms. Woods graduated from Middlebury College in 2002 with a Bachelor of Arts degree in Economics and a Bachelor of Arts degree in German. Ms. Woods has been a Financial Planner with Farther Finance Advisors, LLC since August 2025. From June 2013 to July 2025, Ms. Woods was a Financial Planner at Commonwealth Financial Network.

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. Woods, 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. Woods to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Woods 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. Woods. Clients are reminded that they may purchase insurance products recommended by Ms. Woods 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. Woods' annual compensation is based, in part, on the amount of assets under management that Ms. Woods introduces to the Registrant and the number of clients that Ms. Woods introduces to the Registrant. Accordingly, Ms. Woods 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 promoter 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.

Andrea M. Winterer

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Andrea M. Winterer 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 Andrea M. Winterer is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Andrea M. Winterer was born in 1978. Ms. Winterer graduated from The University of Vermont in 2000 with a Bachelor of Arts degree in Finance. Ms. Winterer has been a Financial Planner with Farther Finance Advisors, LLC since August 2025. From December 2009 to July 2025, Ms. Winterer was a Registered Representative at Commonwealth Financial Network.

Ms. Winterer 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Winterer, 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. Winterer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Winterer 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. Winterer. Clients are reminded that they may purchase insurance products recommended by Ms. Winterer 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. Winterer's annual compensation is based, in part, on the amount of assets under management that Ms. Winterer introduces to the Registrant and the number of clients that Ms. Winterer introduces to the Registrant. Accordingly, Ms. Winterer 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 promoter 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.

Taylor Lloyd

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer
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B.

This Brochure Supplement provides information about Taylor Lloyd 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 Taylor Lloyd is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Taylor Lloyd was born in 1993. Mr. Lloyd graduated from Florida State University in 2016 with a Bachelor of Science degree in Finance and Bachelor of Science degree in Risk Management & Insurance. Mr. Lloyd has been a Wealth Advisor with Farther Finance Advisors, LLC since August 2025. From March 2023 to August 2025, Mr. Lloyd was a Financial Advisor at Commonwealth Financial Network. From January 2017 to March 2023, Mr. Lloyd was a Financial Advisor at Lincoln Financial Advisors.

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. Lloyd, 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. Lloyd to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Lloyd 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. Lloyd. Clients are reminded that they may purchase insurance products recommended by Mr. Lloyd 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. Lloyd's annual compensation is based, in part, on the amount of assets under management that Mr. Lloyd introduces to the Registrant and the number of clients that Mr. Lloyd introduces to the Registrant. Accordingly, Mr. Lloyd 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.

Stuart Choy

Farther

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B.

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

Item 2 Education Background and Business Experience

Stuart Choy was born in 1983. Mr. Choy has no post-secondary education. Mr. Choy has been a Wealth Advisor with Farther Finance Advisors, LLC since August 2025. From June 2023 to August 2025, Mr. Choy was a Financial Advisor at Sound Income Strategies. From June 2019 to June 2023, Mr. Choy was a Financial Advisor at TPC 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. **Licensed Insurance Agent.** Mr. Choy, 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. Choy to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Choy 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. Choy. Clients are reminded that they may purchase insurance products recommended by Mr. Choy 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. Choy's annual compensation is based, in part, on the amount of assets under management that Mr. Choy introduces to the Registrant and the number of clients that Mr. Choy introduces to the Registrant. Accordingly, Mr. Choy 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 promoter 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.

Jesse Ruda

Farther

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Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jesse Ruda 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 Jesse Ruda is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jesse Ruda was born in 1981. Mr. Ruda graduated from the University of California at Berkeley in 2004 with a Bachelor of Arts degree in Finance and Bachelor of Science degree in American Business. Mr. Ruda has been a Wealth Advisor and Head of Development with Farther Finance Advisors, LLC since August 2025. From January 2022 to August 2025, Mr. Ruda was a Workplace Planning Associate and Workplace Consultant at Fidelity Investments. From November 2021 to January 2025, Mr. Ruda was a Manager at V Pizza. Mr. Ruda has also been the CEO and Owner of Myranch 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. Ruda's annual compensation is based, in part, on the amount of assets under management that Mr. Ruda introduces to the Registrant and the number of clients that Mr. Ruda introduces to the Registrant. Accordingly, Mr. Ruda 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 promoter 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.

Eric Kemna

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Eric Kemna 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 Eric Kemna is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Eric Kemna was born in 1979. Mr. Kemna graduated from Missouri State Tech in 2001 with an Associates degree in Engineering/Materials Testing Technician. Mr. Kemna has been an Assistant Vice President and Wealth Advisor with Farther Finance Advisors, LLC since August 2025. From October 2004 to November 2024, Mr. Kemna was a Readiness NCO with Missouri Army National Guard.

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. Kemna, 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. Kemna to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kemna 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. Kemna. Clients are reminded that they may purchase insurance products recommended by Mr. Kemna 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

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 promoter 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 R. Pagels

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about David R. Pagels 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 R. Pagels is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David R. Pagels was born in 1975. Mr. Pagels graduated from the University of Minnesota in 1999 with a Bachelor of Arts degree in Business Management. Mr. Pagels has been an Advisor with Farther Finance Advisors, LLC since August 2025. From July 2022 to August 2025, Mr. Pagels was an Advisor/Broker with Commonwealth Financial Network. From July 2002 to July 2022, Mr. Pagels was an Advisor/Broker with Thrivent Investment Management.

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. Pagels, 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. Pagels to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pagels 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. Pagels. Clients are reminded that they may purchase insurance products recommended by Mr. Pagels 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. Pagels' annual compensation is based, in part, on the amount of assets under management that Mr. Pagels introduces to the Registrant and the number of clients that Mr. Pagels introduces to the Registrant. Accordingly, Mr. Pagels 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 promoter 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.

Manav Bhatia

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Manav Bhatia 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 Manav Bhatia is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Manav Bhatia was born in 2000. Mr. Bhatia graduated from Binghamton University in 2022 with a Bachelor of Science degree in Business Administration. Mr. Bhatia graduated from Hofstra University with a Master of Business Administration degree in 2024. Mr. Bhatia has been an Associate Vice President with Farther Finance Advisors, LLC since August 2025. From September 2024 to July 2025, Mr. Bhatia was a Financial Consultant with Florida Financial Advisors.

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. Bhatia, 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. Bhatia to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Bhatia 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. Bhatia. Clients are reminded that they may purchase insurance products recommended by Mr. Bhatia 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. Bhatia's annual compensation is based, in part, on the amount of assets under management that Mr. Bhatia introduces to the Registrant and the number of clients that Mr. Bhatia introduces to the Registrant. Accordingly, Mr. Bhatia 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 promoter 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.

Marcelino Thomas Pablo Jr.

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Marcelino Thomas Pablo 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 Marcelino Thomas Pablo Jr. is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Marcelino Thomas Pablo Jr. was born in 1967. Mr. Pablo graduated in 1989 from the University of Virginia with a Bachelor of Arts degree in Communications and in 2004 from Georgetown University with a Master of Business Administration degree. Mr. Pablo has been a Senior Vice President, Wealth Manager with Farther Finance Advisors, LLC since August 2025. From June 2014 to August 2025, Mr. Pablo was a Senior Financial Advisor at Main Street Financial Solutions, LLC.

Mr. Pablo 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Pablo, 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. Pablo to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pablo 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. Pablo. Clients are reminded that they may purchase insurance products recommended by Mr. Pablo 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. Pablo's annual compensation is based, in part, on the amount of assets under management that Mr. Pablo introduces to the Registrant and the number of clients that Mr. Pablo introduces to the Registrant. Accordingly, Mr. Pablo 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 promoter 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.

Douglas W. Rodgers

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Douglas W. Rodgers 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 Douglas W. Rodgers is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Douglas W. Rodgers was born in 1967. Mr. Rodgers graduated from Northeastern State University in 1989 with a Bachelor of Science degree in Business Administration. Mr. Rodgers has been an Investment Advisor Representative with Farther Finance Advisors, LLC since September 2025. From February 2022 to September 2025, Mr. Rodgers was a Managing Partner at Rodgers Link Financial. From February 2015 to January 2022, Mr. Rodgers was a Managing Partner at Caughell Rodgers Financial.

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. Rodgers, 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. Rodgers to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Rodgers 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. Rodgers. Clients are reminded that they may purchase insurance products recommended by Mr. Rodgers 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. Rodgers' annual compensation is based, in part, on the amount of assets under management that Mr. Rodgers introduces to the Registrant and the number of clients that Mr. Rodgers introduces to the Registrant. Accordingly, Mr. Rodgers 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 promoter 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 (“Todd”) Link

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Todd Link 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 Todd Link is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Todd Link was born in 1976. Mr. Link attended Phillips University and University of Oklahoma. Mr. Link has been a Wealth Advisor with Farther Finance Advisors, LLC since September 2025. From November 2018 to September 2025, Mr. Link was an Investment Advisor Representative at Commonwealth Financial Network and Caughell Rodgers 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

Mr. Link's annual compensation is based, in part, on the amount of assets under management that Mr. Link introduces to the Registrant and the number of clients that Mr. Link introduces to the Registrant. Accordingly, Mr. Link 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 promoter 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 T. Zaika

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about William T. Zaika 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 T. Zaika is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

William T. Zaika was born in 1958. Mr. Zaika graduated from Rochester Institute of Technology in 1982 with a Bachelor of Science degree in Mechanical Engineering. Mr. Zaika has been an Assistant Vice President and a Wealth Advisor with Farther Finance Advisors, LLC since September 2025. From November 2008 to September 2025, Mr. Zaika was an Investment Advisor Representative and Registered Representative at Commonwealth Financial Network.

Mr. Zaika 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Zaika, 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. Zaika to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Zaika 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. Zaika. Clients are reminded that they may purchase insurance products recommended by Mr. Zaika 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. Zaika's annual compensation is based, in part, on the amount of assets under management that Mr. Zaika introduces to the Registrant and the number of clients that Mr. Zaika introduces to the Registrant. Accordingly, Mr. Zaika 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.

William J. Zaika

Farther

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Dated September 9, 2025

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Contact: Christopher Powers, Chief Compliance Officer

B.

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

Item 2 Education Background and Business Experience

William J. Zaika was born in 1984. Mr. Zaika graduated from Rochester Institute of Technology in 2006 with a Bachelor of Science degree in Marketing. Mr. Zaika has been Financial Planner with Farther Finance Advisors, LLC since September 2025. From May 2010 to September 2025, Mr. Zaika was a Financial Advisor at Commonwealth Financial Network.

Mr. Zaika 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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.** Mr. Zaika, 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. Zaika to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Zaika 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. Zaika. Clients are reminded that they may purchase insurance products recommended by Mr. Zaika 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. Zaika's annual compensation is based, in part, on the amount of assets under management that Mr. Zaika introduces to the Registrant and the number of clients that Mr. Zaika introduces to the Registrant. Accordingly, Mr. Zaika 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 promoter 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 F. Kiernan

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Ryan F. Kiernan 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 F. Kiernan is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ryan F. Kiernan was born in 1994. Mr. Kiernan graduated from The University of Tampa in 2017 with a Bachelor of Science degree in Finance and in 2024 with a Master of Science in Finance. Mr. Kiernan has been an Associate Vice President and Wealth Advisor with Farther Finance Advisors, LLC since September 2025. From January 2005 to April 2025, Mr. Kiernan was an Investment Specialist at Linqto. From December 2024 to January 2025, Mr. Kiernan was an Associate Vice President at Confidence Wealth Management. From June 2024 to November 2024, Mr. Kiernan was an Internal Wholesaler with GT Securities, Inc. From March 2023 to May 2024, Mr. Kiernan was a Financial Consultant at Morgan Stanley. From October 2022 to March 2023, Mr. Kiernan was a Financial Consultant at E*TRADE Securities, LLC. From March 2022 to June 2022, Mr. Kiernan was a Financial Planner at Continuum Wealth Management. From October 2021 to February 2022, Mr. Kiernan was an Investment Representative at Fidelity Investments. From August 2020 to September 2021, Mr. Kiernan was a Practice Consultant at Raymond James Financial Services.

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. Kiernan, 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. Kiernan to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kiernan 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. Kiernan. Clients are reminded that they may purchase insurance products recommended by Mr. Kiernan 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. Kiernan's annual compensation is based, in part, on the amount of assets under management that Mr. Kiernan introduces to the Registrant and the number of clients that Mr. Kiernan introduces to the Registrant. Accordingly, Mr. Kiernan 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 promoter 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.

Allison F. Dunlap

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Allison F. Dunlap 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 Allison F. Dunlap is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Allison F. Dunlap was born in 1976. Ms. Dunlap graduated from Davidson College in 1998 with a Bachelor of Science degree in Mathematics and from The Wharton School, University of Pennsylvania, in 2005 with a Master of Business Administration with a concentration in Strategic Management. Ms. Dunlap has been a Managing Director with Farther Finance Advisors, LLC since September 2025. From January 2022 to September 2025, Ms. Dunlap was a Managing Director at Harbor Capital Advisors. From July 2021 to January 2022, Ms. Dunlap was a Managing Director at Pennington Partners. From May 2018 to June 2021, Ms. Dunlap was the President of Wealthcare Advisory Partners.

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. Dunlap's annual compensation is based, in part, on the amount of assets under management that Ms. Dunlap introduces to the Registrant and the number of clients that Ms. Dunlap introduces to the Registrant. Accordingly, Ms. Dunlap 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 promoter 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.

Christopher J. Masso

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Christopher J. Masso 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 Christopher J. Masso is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christopher J. Masso was born in 1969. Mr. Masso graduated from the University of Delaware in 1993 with a Bachelor of Science degree in Economics. Mr. Masso has been a Principal, Wealth Advisor with Farther Finance Advisors, LLC since September 2025. Mr. Masso has also been a Managing Partner of Masso Torrence Wealth Management Inc. since December 2020. From January 2008 to December 2020, Mr. Masso was a Financial Advisor at Commonwealth Financial Network.

Mr. Masso holds the Chartered Retirement Plans SpecialistSM (CRPS) designation. 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. **Other Investment Adviser Firm.** Mr. Masso also serves as a Managing Partner and Investment Advisor Representative of Masso Torrence Wealth Management Inc. (“*Masso Torrence*”), an unaffiliated SEC registered investment advisor firm. Mr. Masso may refer certain clients to *Masso Torrence* for advisory services. The recommendation by Mr. Masso that a client engage *Masso Torrence* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Masso Torrence*’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Masso Torrence*. **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.**
- B. **Licensed Insurance Agent.** Mr. Masso, 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. Masso to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Masso 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. Masso. Clients are reminded that they may purchase insurance products recommended by Mr. Masso 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. Masso’s annual compensation is based, in part, on the amount of assets under management that Mr. Masso introduces to the Registrant and the number of clients that Mr. Masso introduces to the Registrant. Accordingly, Mr. Masso 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 promoter 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 M. Torrence

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about John M. Torrence 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 M. Torrence is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

John M. Torrence was born in 1968. Mr. Torrence has no post-secondary education. Mr. Torrence has been a Principal, Wealth Advisor with Farther Finance Advisors, LLC since September 2025. Mr. Torrence has also been a Managing Partner of Masso Torrence Wealth Management Inc. since December 2020. From January 2008 to December 2020, Mr. Torrence was a Financial Advisor at Commonwealth Financial Network.

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

Mr. Torrence is an Accredited Investment Fiduciary® (AIF®) Designee. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Torrence also serves as a Managing Partner and Investment Advisor Representative of Masso Torrence Wealth Management Inc. (“*Masso Torrence*”), an unaffiliated SEC registered investment advisor firm. Mr. Torrence may refer certain clients to *Masso Torrence* for advisory services. The recommendation by Mr. Torrence that a client engage *Masso Torrence* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Masso Torrence*’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Masso Torrence*. **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.**
- B. **Licensed Insurance Agent.** Mr. Torrence, 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. Torrence to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Torrence 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. Torrence. Clients are reminded that they may purchase insurance products recommended by Mr. Torrence 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. Torrence's annual compensation is based, in part, on the amount of assets under management that Mr. Torrence introduces to the Registrant and the number of clients that Mr. Torrence introduces to the Registrant. Accordingly, Mr. Torrence 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 promoter 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.

Nicholas P. Pantle

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Nicholas P. Pantle 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 Nicholas P. Pantle is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Nicholas P. Pantle was born in 1990. Mr. Pantle graduated from Rowan University in 2013 with a Bachelor of Science degree in Management. Mr. Pantle has been a Vice President, Wealth Advisor with Farther Finance Advisors, LLC since September 2025. Mr. Pantle has also been a Partner of Masso Torrence Wealth Management Inc. since December 2020. From August 2017 to December 2020, Mr. Pantle was a Financial Advisor at Commonwealth Financial Network.

Mr. Pantle 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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **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. Pantle has held the designation of Chartered Retirement Planning Counselor™ (CRPC™) since 2016. 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.

Mr. Pantle has held the designation of Certified Plan Fiduciary Advisor (CPFA) since 2022. The CPFA designation is issued by the National Association of Plan Advisors (NAPA). The course work and examination cover ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. All credentialed members must acquire 10 hours of continuing education credits each year, as well as renew NAPA Membership annually. A plan advisor who has earned his/her CPFA has demonstrated the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Pantle also serves as a Partner and Investment Advisor Representative of Masso Torrence Wealth Management Inc. (“*Masso Torrence*”), an unaffiliated SEC registered investment advisor firm. Mr. Pantle may refer certain clients to *Masso Torrence* for advisory services. The recommendation by Mr. Pantle that a client engage *Masso Torrence* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Masso Torrence*’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Masso Torrence*. **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.**
- B. **Licensed Insurance Agent.** Mr. Pantle, 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. Pantle to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Pantle 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. Pantle. Clients are reminded that they may purchase insurance products recommended by Mr. Pantle 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. Pantle's annual compensation is based, in part, on the amount of assets under management that Mr. Pantle introduces to the Registrant and the number of clients that Mr. Pantle introduces to the Registrant. Accordingly, Mr. Pantle 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.

Joel R. Van Hofwegen

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Joel R. Van Hofwegen 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 Joel R. Van Hofwegen is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Joel R. Van Hofwegen was born in 1979. Mr. Van Hofwegen graduated from Calvin College in 2001 with a Bachelor of Science degree with a Social Science Business focus. Mr. Van Hofwegen has been a Private Wealth Advisor with Farther Finance Advisors, LLC since September 2025. Mr. Van Hofwegen has also been a Founder, Private Wealth Advisor of Certus Wealth Management since April 2022. From January 2018 to August 2022, Mr. Van Hofwegen was a Private Wealth Advisor at MA Private Wealth.

Mr. Van Hofwegen 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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. Van Hofwegen has held the designation of Chartered Retirement Planning Counselor™ (CRPC™) since 2006. 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. **Other Investment Adviser Firm.** Mr. Van Hofwegen also serves as a Founder and Private Wealth Advisor of Certus Wealth Management (“*Certus*”), an unaffiliated SEC registered investment advisor firm. Mr. Van Hofwegen may refer certain clients to *Certus* for advisory services. The recommendation by Mr. Van Hofwegen that a client engage *Certus* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Certus*’ services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Certus*. **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.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Van Hofwegen’s annual compensation is based, in part, on the amount of assets under management that Mr. Van Hofwegen introduces to the Registrant and the number of clients that Mr. Van Hofwegen introduces to the Registrant. Accordingly, Mr. Van Hofwegen 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 promoter 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 C. Mink

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Michael C. Mink 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 C. Mink is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael C. Mink was born in 1972. Mr. Mink graduated from Tulane University in 1994 with a Bachelor of Arts degree in History. Mr. Mink has been a Wealth Advisor with Farther Finance Advisors, LLC since September 2025. Mr. Mink has also been the Chief Operating Officer and Chris Compliance Officer of Meritas Advisors, LLC since June 2011.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Mink also serves as a Chief Operating Officer and Chief Compliance Officer of Meritas Advisors, LLC (“*Meritas*”), an unaffiliated California state registered investment advisor firm. Mr. Mink may refer certain clients to *Meritas* for advisory services. The recommendation by Mr. Mink that a client engage *Meritas* to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend *Meritas*’ services, rather than on a particular client’s need. No client is under any obligation to engage the services of *Meritas*. **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.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Mink’s annual compensation is based, in part, on the amount of assets under management that Mr. Mink introduces to the Registrant and the number of clients that Mr. Mink introduces to the Registrant. Accordingly, Mr. Mink 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 promoter 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.

Jonathan (“Greg”) Tull

Farther

ADV Part 2B, Brochure Supplement
Dated September 9, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer

B.

This Brochure Supplement provides information about Greg Tull 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 Greg Tull is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Greg Tull was born in 1968. Mr. Tull graduated from Harvard University in 1991 with a Bachelor of Arts degree in Economics and in 1992 he earned a Master of Science in Economics from University College Dublin. Mr. Tull has been a Principal and Wealth Advisor with Farther Finance Advisors, LLC since September 2025. Mr. Tull has also been a Principal of Meritas Advisors, LLC since June 2011.

Mr. Tull 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 190,000 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. **Other Investment Adviser Firm.** Mr. Tull also serves as a Chief Operating Officer and Chief Compliance Officer of Meritas Advisors, LLC ("*Meritas*"), an unaffiliated California state registered investment advisor firm. Mr. Tull may refer certain clients to *Meritas* for advisory services. The recommendation by Mr. Tull that a client engage *Meritas* to provide

investment advisory services creates a *conflict of interest*, as the receipt of compensation provides an incentive to recommend *Meritas*' services, rather than on a particular client's need. No client is under any obligation to engage the services of *Meritas*. **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.**

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

Item 5 Additional Compensation

Mr. Tull's annual compensation is based, in part, on the amount of assets under management that Mr. Tull introduces to the Registrant and the number of clients that Mr. Tull introduces to the Registrant. Accordingly, Mr. Tull 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 promoter 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 628-246-8004.

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.