

Item 1 Cover Page

A.

William Scott Blakemore

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 24, 2019

Contact: Daniel A. Kurtz, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

This Brochure Supplement provides information about William Scott Blakemore that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Daniel Kurtz, Chief Compliance Officer, if you did *not* receive GuideStream Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

William Scott Blakemore was born in 1972. Mr. Blakemore graduated from Purdue University in 1995, with a Bachelor of Science degree in Business Management and a Minor in Finance. Mr. Blakemore has been employed as an investment adviser representative of GuideStream Financial, Inc. since November of 2009. From January 2009 to October 2009, Mr. Blakemore was a Financial Planning Associate of King Trust Co and from January 2003 to December of 2008, Mr. Blakemore was employed as a Manager of Gilbert Chocolates.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. 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 Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Daniel Kurtz, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kurtz at (517) 750-2727.

Item 1 Cover Page

A.

Kirk A. Hoffman

GuideStream Financial, Inc.

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Dated: March 24, 2019

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8050 Spring Arbor Road

Spring Arbor, Michigan 49283

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This Brochure Supplement provides information about Kirk A. Hoffman that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Daniel Kurtz, Chief Compliance Officer, if you did *not* receive GuideStream Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Kirk A. Hoffman was born in 1964. Mr. Hoffman graduated from Western Michigan University in 1986, with a Bachelor of Business Administration degree. Mr. Hoffman has been employed as Vice President – Financial Planning of GuideStream Financial, Inc. since November of 2009. From 2000 to 2009, Mr. Hoffman was an employee of King Trust Co. (Director of Financial Planning, 2000-2003; Vice President Investment Services, 2003-2004; Vice President Planning Services, 2004-2009).

Mr. Hoffman has held the designation of Chartered Life Underwriter (CLU®) since 1996. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. This designation has an ongoing continued education requirement.

Mr. Hoffman has been a CERTIFIED FINANCIAL PLANNER™ since 2003. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 83,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning

services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Mr. Hoffman has held the designation of Chartered Financial Consultant (ChFC®) since 2007. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. This designation has an ongoing continued education requirement.

Mr. Hoffman has held the designation of Chartered Advisor for Senior Living (CASL®) since 2010. CASL® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take five academic courses each followed by an exam. The courses and exams cover topics in retirement issue, investing, health/long-term care financing, and estate planning. This designation has an ongoing continued education requirement.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Hoffman, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Hoffman to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Hoffman that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Hoffman. Clients are reminded that they may purchase insurance products recommended by Mr. Hoffman through other, non-affiliated insurance agents. **The Registrant's Chief**

Compliance Officer, Daniel Kurtz, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Daniel Kurtz, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kurtz at (517) 750-2727.

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A.

Caitlin Anne Koppelman

GuideStream Financial, Inc.

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8050 Spring Arbor Road

Spring Arbor, Michigan 49283

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This Brochure Supplement provides information about Caitlin Anne Koppelman that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Daniel Kurtz, Chief Compliance Officer, if you did *not* receive GuideStream Financial, Inc.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Caitlin Anne Koppelman was born in 1986. Ms. Koppelman graduated from Spring Arbor University in 2008, with a Bachelor of Arts degree in Liberal Arts. From June of 2014 to the present, Ms. Koppelman has been an investment advisor for GuideStream Financial, Inc. Also from July 2015 through September 2018, Ms. Koppelman served as Operations Manager. From September of 2010 to June 2014, Ms. Koppelman was a client service administrator of GuideStream Financial, Inc. From January of 2006 to September of 2010, Ms. Koppelman was a teacher assistant of Spring Arbor Cherubs Preschool. From September of 2007 to May of 2009, Ms. Koppelman was a pre-teen ministry director of Spring Arbor Free Methodist Church.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Ms. Koppelman, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Koppelman to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Koppelman that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Koppelman. Clients are reminded that they may purchase insurance products recommended by Ms. Koppelman through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Daniel Kurtz, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Daniel Kurtz, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Kurtz at (517) 750-2727.