

Item 1 Cover Page

A.

William Scott Blakemore

GuideStream Financial, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 21, 2026

Contact: Joseph Crupper, 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 Joseph Crupper, 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. As of March 2026, Mr. Blakemore has been the owner of Graceful Legacy Advisors, a separate investment adviser which is unaffiliated with GuideStream Financial. As of March 2026, Graceful Legacy Advisors is in the process of becoming a registered investment adviser. Since 2019 Mr. Blakemore has held the designation of Certified Kingdom Advisor (CKA). 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. As of March 2026, Mr. Blakemore has been the owner of Graceful Legacy Advisors, a separate investment adviser which is unaffiliated with GuideStream Financial. As of March 2026, Graceful Legacy Advisors is in the process of becoming a registered investment adviser. Operations and clients of GuideStream Financial and Graceful Legacy Advisors are completely separate and apart. Mr. Blakemore does not receive compensation for the sale of securities or other investment products in his position with GuideStream Financial or Graceful Legacy Advisors.

- 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 Adviser's Act of 1940 (the "*Act*"). The Registrant's Chief Compliance Officer, Joseph Crupper, 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. Crupper at (517) 750-2727.

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A.

Kirk A. Hoffman

GuideStream Financial, Inc.

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

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

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. 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. 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 Retirement Plans Specialist[™] (CRPS[™]) since April 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.

Mr. Hoffman 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. Hoffman has held the designation of Master Planner Advanced StudiesSM (MPASSM) since 2022. Individuals who hold the MPASSM designation have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 40 hours of content-specific continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure 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. 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, Joseph Crupper, 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 Adviser's Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Joseph Crupper, 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. Crupper at (517) 750-2727.

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A.

Jennifer Darlene DeBiasi

GuideStream Financial, Inc.

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Dated: March 21, 2026

Contact: Joseph Crupper, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

This Brochure Supplement provides information about Jennifer Darlene DeBiasi that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Joseph Crupper, 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 Jennifer Darlene DeBiasi is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer Darlene DeBiasi was born in 1974. Ms. DeBiasi graduated from Spring Arbor College in 1996, with a Bachelor of Business Administration degree and in 2000 from Spring Arbor University with an MBA degree. Ms. DeBiasi served as a Financial Paraplanner of GuideStream from December 2021 through September 2022, and a Financial Adviser since October 2022. From 2010 through 2021, Ms. DeBiasi served in various (unpaid) leadership roles with Community Bible Study, including Teaching Director and Associate Teaching Director.

Ms. DeBiasi has held the designation of Retirement Income Certified Professional[®] (RICP[®]) since 2025. 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. 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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A.

Ridge Edwards Foco

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Spring Arbor, Michigan 49283

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

Item 2 Education Background and Business Experience

Ridge Edwards Foco was born in 2000. Mr. Foco graduated from Spring Arbor University in 2022, with a Bachelor of Science degree in Finance. Mr. Foco has been a Financial Planner with GuideStream Financial, Inc. since July 2022 and was a full-time student prior to that.

Mr. Foco 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:

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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. Foco, 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. Foco to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Foco 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. Foco. Clients are reminded that they may purchase insurance products recommended by Mr. Foco through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Joseph Crupper, 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 Adviser's Act of 1940 (the "*Act*"). The Registrant's Chief Compliance Officer, Joseph Crupper, 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. Crupper at (517) 750-2727.

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A.

Levi Christopher Conner

GuideStream Financial, Inc.

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Dated: March 21, 2026

Contact: Joseph Crupper, Chief Compliance Officer

8050 Spring Arbor Road

Spring Arbor, Michigan 49283

B.

This Brochure Supplement provides information about Levi Christopher Conner that supplements the GuideStream Financial, Inc. Brochure; you should have received a copy of that Brochure. Please contact Joseph Crupper, 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 Levi Christopher Conner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Levi Christopher Conner was born in 2002. Mr. Conner graduated from Spring Arbor University in 2024, with a Bachelor of Science degree in Financial Planning. Mr. Conner has been a Financial Coach with GuideStream Financial, Inc. since June 2024 and was a full-time student prior to that.

Mr. Conner has held the designation of Chartered Financial Consultant[®] (ChFC[®]) since 2025. 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.

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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