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Galo Baca  
Andrew D. Barlow  
Bruce H. Bruinsma  
Isaiah Gates  
James B. Hanley  
KianPin “Tom” Lau  
Timothy J. Newell  
Joshua Payne  
Joseph Savenok  
Eric W. Schlosser  
Jonathan Wei  
Ryan Kaczmarek

2B Supplemental Brochure

**January 24, 2025**

The Brochure Supplement provides information about Galo Baca, Andrew Barlow, Bruce H. Bruinsma, Isaiah Gates, James B. Hanley, KianPin “Tom” Lau, Timothy J. Newell, Joshua Payne, Joseph Savenok, Eric W. Schlosser, Jonathan Wei and Ryan Kaczmarek that supplements the Envoy Advisory, Inc. Brochure. You should have received a copy of the Brochure. Please contact the Chief Compliance Officer at 888-879-1376 or if you did not receive

Envoy Advisory, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Galo Baca, Andrew Barlow, Bruce H. Bruinsma, Isaiah Gates, James B. Hanley, KianPin “Tom” Lau, Timothy J. Newell, Joshua Payne, Joseph Savenok, Eric W. Schlosser, and Jonathan Wei is available on the SEC’s website at SEC Advisor Info. You can search this site by a unique identifying number, known as the CRD number 306559

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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### **Galo Baca (CRD# 7677382)**

Born: 2001

Post-Secondary Education:

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

Recent Business Experience:

- 2023-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2023-Present Harvest Investment Services, LLC, Investment Adviser Representative
- 2022-2022 Harvest Investment Services, LLC, Advisor Assistant
- 2022-2022 Christian Retirement Ministries, Advisor Assistant
- 2016-2022 Su Servicio Hispano, Inc. Tax Office, Customer Service Clerk

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## ITEM 3 - DISCIPLINARY INFORMATION

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

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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## ITEM 5 - ADDITIONAL COMPENSATION

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

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## ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer

**630-613-9230**

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**Andrew D. Barlow (CRD# 7555902)**

Born: 1989

Post-Secondary Education:

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

Recent Business Experience:

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

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## ITEM 3 - DISCIPLINARY INFORMATION

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

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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## ITEM 5 - ADDITIONAL COMPENSATION

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

## ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer

**630-613-9230**

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**Bruce H. Bruinsma (CRD 1679271)**

Born: 1941

Post-Secondary Education:

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

Recent Business Experience:

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

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## ITEM 3 - DISCIPLINARY INFORMATION

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

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Bruce Bruinsma has been an innovator in the unique area of "business for ministry."

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

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#### **ITEM 5 - ADDITIONAL COMPENSATION**

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

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#### **ITEM 6 - SUPERVISION**

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Isaiah Gates (CRD# 7697580), CFP**

Born: 2003

Post-Secondary Education:

- John A. Logan Community College, Dual Enrollment - Business Administration, 1/2019 – 5/2019
- Liberty University, BS Business Administration, Financial Planning, 2023

Recent Business Experience:

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

### **Certifications: CFP**

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

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



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

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

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### ITEM 3 - DISCIPLINARY INFORMATION

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

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### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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### ITEM 5 - ADDITIONAL COMPENSATION

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

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### ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**James B. Hanley (CRD# 2923685) AIF**

Born: 1957

Post-Secondary Education:

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

Recent Business Experience:

- 2021-Present Envoy Advisory, Inc., Investment Adviser Representative
- 2019-2021 Edward Jones, Registered Representative
- 2015-2018 USAA, Registered Representative

Certifications: **AIF**

**Accredited Investment Fiduciary® (AIF®)**

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

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## ITEM 3 - DISCIPLINARY INFORMATION

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

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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## ITEM 5 - ADDITIONAL COMPENSATION

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

## ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **KianPin “Tom” Lau (CRD# 7622603) AIF, CRPS**

Born: 1978

Post-Secondary Education:

- University of Wales, BA, Marketing, 2004

Recent Business Experience:

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

Certifications: **AIF, CRPS**

#### **Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>)**

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

#### **Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS<sup>®</sup>)**

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

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

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

Maintenance Requirements Continued use of the CRPS designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using

the CRPS designation by completing 40 hours of content-specific continuing education

within a 12-month period in lieu of reenrolling in the program. Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Paying a biennial renewal fee.

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### **ITEM 3 - DISCIPLINARY INFORMATION**

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

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### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

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

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### **ITEM 5 - ADDITIONAL COMPENSATION**

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

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### **ITEM 6 - SUPERVISION**

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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

Born: 1963

Post-Secondary Education:

- Timothy J. Newell has no formal educational background

Recent Business Experience:

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

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

### **Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>)**

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

### **Certified Estate Planner<sup>™</sup> (CEP<sup>®</sup>)**

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

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

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

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

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



### **Certified Kingdom Advisor™ (CKA®)**

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

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### **ITEM 3 - DISCIPLINARY INFORMATION**

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

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### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

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

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### **ITEM 5 - ADDITIONAL COMPENSATION**

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

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### **ITEM 6 - SUPERVISION**

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

#### **Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**

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## **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

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### **Joshua Payne (CRD# 7997139)**

Born: 2001

Post-Secondary Education:

- Southern Illinois University Carbondale, BS Finance, 2022

Recent Business Experience:

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

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## **ITEM 3 - DISCIPLINARY INFORMATION**

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

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## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

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

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## **ITEM 5 - ADDITIONAL COMPENSATION**

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

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## **ITEM 6 - SUPERVISION**

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

**Scott A. Bradtmiller contact information:**  
Chief Compliance Officer  
**630-613-9230**

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## **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

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### **Joseph Savenok (CRD# 7854743)**

Born: 2000

Post-Secondary Education:

- College of DuPage, AA Finance, 2022

Recent Business Experience:

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

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## **ITEM 3 - DISCIPLINARY INFORMATION**

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

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## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

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

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## **ITEM 5 - ADDITIONAL COMPENSATION**

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

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## **ITEM 6 - SUPERVISION**

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Joseph Savenok is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Scott A. Bradtmiller, who is responsible for administering the policies

and procedures. Scott A. Bradtmiller reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer

**630-613-9230**

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**Eric W. Schlosser (CRD# 7299597)**

Born: 2000

Post-Secondary Education:

- Excelsior College, BS Business, 2020

Recent Business Experience:

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

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## ITEM 3 - DISCIPLINARY INFORMATION

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

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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## ITEM 5 - ADDITIONAL COMPENSATION

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

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## ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer

**630-613-9230**

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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### **Jonathan Wei (CRD# 7665148)**

Born: 1981

Post-Secondary Education:

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

Recent Business Experience:

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

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## ITEM 3 - DISCIPLINARY INFORMATION

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

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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## ITEM 5 - ADDITIONAL COMPENSATION

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

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## ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**



## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Ryan Kaczmarek (CRD# 7218469), CFP**

Born: 1984

Post-Secondary Education:

- Harding University, BA Marketing, 2006

Recent Business Experience:

- Harvest Investment Services, LLC, Senior Stewardship Advisor, 6/2024 - Present
- Paulson Wealth Management, Inc, Wealth Advisor, 1/2020 - 4/2024
- Willow Creek Community Church, Stewardship Pastor, 9/2014 - 8/2020

Certifications: **CFP**

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

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

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

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

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### ITEM 3 - DISCIPLINARY INFORMATION

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

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### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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### ITEM 5 - ADDITIONAL COMPENSATION

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

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### ITEM 6 - SUPERVISION

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

**Scott A. Bradtmiller contact information:**

Chief Compliance Officer  
**630-613-9230**