
FIRM DISCLOSURE BROCHURE

Financial Independence Advisors, LLC

4350 Pablo Professional Ct.
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

DISCLAIMER:

This Brochure provides information about the qualifications and business practices of Financial Independence Advisors, LLC (hereinafter referred to as FIA). If you have any questions about the contents of this Brochure, please contact Isaac Brohinsky at (904) 605-4545 or Isaac@fiajacksonville.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.

FIA is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about FIA also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: MATERIAL CHANGES FROM PREVIOUS VERSION:

On July 28, 2010, the United States Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated December 29, 2025 is prepared according to the SEC’s requirements and rules.

This Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. The date of our last update of our brochure was March 24, 2025.

Item 20: Austin Franks is a new Investment Advisor Representatives with Financial Independence Advisors, LLC.

Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent brochures within 120 days of the close of our business’s fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Isaac Brohinsky at (904) 605-4545 or Isaac@fiajacksonville.com.

Additional information about FIA is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with FIA who are registered, or are required to be registered, as investment adviser representatives of FIA.

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Item 4: ADVISORY BUSINESS

At the initial review of a client's portfolio, FIA may give advice on all investments owned by the client. FIA has discretionary authority (with respect to the purchase and sale of securities) and provides ongoing supervisory services for each account.

Investment Supervisory Services: FIA, along with money manager, CPS Investment Advisors provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions, FIA determines the client's goals and objectives. FIA, along with its money manager, CPS Investment Advisors then develops a client's personal investment policy and creates and manages a portfolio based on that policy. FIA provides this service to individuals, trusts, estates, charitable organizations, pension and profit-sharing plans and corporations. FIA will manage advisory accounts on a discretionary basis. Account supervision is guided by the stated objectives of the client (i.e. Growth, Balanced & Conservative).

FIA 401(k) Services: FIA offers investment supervisory services through its 401(k) Daily Valuation program. This is a service FIA offers to companies. FIA, and its money manager, CPS Investment Advisors, hires a third-party administrator to perform accounting and document preparation functions. FIA handles all the investment decisions. FIA does not provide reports to the participants.

401(k) Pilot Services: FIA offers Investment supervisory services through its 401(k) Pilot program. This is a limited-service FIA Offers to participants in company 401(k) plans. FIA develops a client's personal investment policy and manages the investments in the 401(k) account through the Plan Administration website. FIA does not provide reports to the Participants. Participants can view reports and activity online through the Plan Administration website.

Financial Planning Services: FIA provides advice on non-security matters. Generally, this is in connection with the rendering of investment supervisory services, at no additional charge. Areas of consideration include, but are not limited to income tax planning, cash flow and budgeting, estate planning, business planning, education planning, insurance, and/or annuity planning. Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

Seminars and Workshops: FIA may hold seminars and/or workshops to help educate people on how to achieve financial independence by teaching them the fundamentals of investing and presenting different scenarios to show the impact of saving and spending money more wisely. These seminars teach direct instrument and mutual fund investing. In both situations, FIA discusses costs and fees associated with each as well as risk and turnover. There is no cost for the seminars. Investment advice is not tailored to the attendees.

A client agreement may be canceled by the client at any time for any reason upon receipt of 30 days 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.

ERISA Accounts: FIA is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, FIA may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset FIA's advisory fees.

FIA was created in September of 2021. As of the date of this disclosure statement FIA has \$163,521,579 (One hundred sixty three million five hundred twenty one thousand five hundred seventy nine dollars) in assets under management (AUM). The principals and owners of FIA are Isaac Brohinsky, Joel Chamberlain, and Kenneth Krey.

Item 5: FEES AND COMPENSATION

All fees are subject to negotiation. All fees are calculated on assets under management and are not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client [SEC Rule 205 (a)(1)].

The specific manner in which fees are charged by FIA is established in a client's written agreement with FIA. CPS Investment Advisors, the money manager, will generally bill FIA's clients its fees in advance on a quarterly basis. Fees and quarter end account values are rounded to the nearest dollar. Clients may also elect to be billed directly for fees or to authorize CPS to directly debit fees from client accounts. Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement within five business days after entering into the agreement.

FIA fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to FIA's fee, and FIA shall not receive any portion of these commissions, fees,

and costs.

Clients will be invoiced in advance, at the beginning of each calendar quarter, based upon the month end values (market value or fair market value in the absence of market value, plus any margin balance) of the client's account during the previous quarter. The value of the portfolio is determined on the nearest valuation date preceding the end of the quarter, which valuation date is defined as the last day of the month. Fees will be automatically deducted by our partners, CPS Investment Advisors, and remitted to FIA.

Management of the account and the fee commences upon the signing of the agreement, unless otherwise agreed upon. If the agreement commences other than at the beginning of a quarter, a pro rata charge will be made for the initial period the portfolio is under the advisor's management prior to the beginning of a quarter on the amount agreed upon.

Management fees do not include wire fees, margin interest, overnight or registered postage charges, mutual fund sales charges, IRA custodial fees or transaction charges. These fees are charged to the client directly by the mutual fund or custodian when incurred.

"Brokerage Practices" on page 11 further describes the factors that FIA considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

All fees paid to FIA for investment advisory services are separate and distinct from the fees and expense charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of FIA. In that case, the client would not receive the services provided by FIA which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by FIA to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

When appropriate to the needs of the client, FIA may recommend the use of trading (securities sold within 30 days), margin strategies, or option writing. Because these investment strategies involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated tolerance for risk.

Financial Planning Services: FIA provides Financial Planning Services only in connection with rendering of investment supervisory services at no additional charge.

Investment Supervisory Services: The annual fee for investment supervisory services will be charged as a percentage of assets under management, according to the schedule below. The fee assessed is divided between FIA and the money manager, CPS. As FIA's firm AUM increases, FIA will progressively earn more of the fee.

ASSETS UNDER MANAGEMENT	FIA SHARE	CPS SHARE	TOTAL ANNUAL FEE
The portion of assets between \$0.00 - \$3,000,000	1.00%	0.50%	1.500%
The portion of assets between \$3,000,001 - \$5,000,000	0.67%	0.33%	1.000%
The portion of assets over \$5,000,001	0.50%	0.25%	0.75%

401(k) Services: The annual fee for investment supervisory services will be charged as a percentage of assets under management, according to the schedule below:

ASSETS UNDER MANAGEMENT	FIA SHARE	CPS SHARE	TOTAL ANNUAL FEE
The portion of assets up to \$1,000,000,000	0.750%	0.250%	1.000%

401(k) Pilot Services: The annual fee for investment supervisory services will be charged as a percentage of assets under management, according to the schedule below:

ASSETS UNDER MANAGEMENT	FIA SHARE	CPS SHARE	TOTAL ANNUAL FEE
The portion of assets between \$0.00 - \$3,000,000	1.00%	0.50%	1.500%
The portion of assets between \$3,000,001 - \$5,000,000	0.67%	0.33%	1.000%
The portion of assets over \$5,000,001	0.50%	0.25%	0.75%

Item 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

FIA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or side-by-side management.

Item 7: TYPES OF CLIENTS

FIA provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, municipalities, and other U.S. institutions. There is no minimum account size requirement to work with FIA.

Item 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

FIA, through its money manager CPS Investment Advisors, utilizes a number of different sources for its research and investment process, including financial publications and news, Value Line, Morningstar, annual reports, online research services, and financial newsletters, among many others. None of these services or products are obtained by the firm on a soft dollar basis.

Our investment philosophy at FIA is to stick to our value driven premise that buying securities when they are undervalued is associated with a high probability of achieving above-average returns in the future and of course, buying securities when they are overvalued will result in a high probability of achieving lower than expected returns.

Our investment strategy is to identify companies with strong balance sheets, dependable earnings, history of increasing dividends, significant overseas exposure and a dominant player in their respective industry. We buy with a margin of safety and monitor until such time the company is over-valued, at which time it may be sold and the proceeds reinvested in another undervalued company. This process takes time, effort and experience. It requires the use of expertise and good judgment in a qualitative, as well as quantitative process, making it as much of an art as it is a science.

Investing in securities involves risk of loss that clients should be prepared to bear. FIA does not guarantee the future performance of the Account or any specific level of performance, the success of any investment decision or strategy that FIA may use, or the success of Advisor's overall management of the Account. Client understands that investment decisions made for Client's Account by FIA are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. FIA will manage only the securities, cash and other investments held in Client's Account and in making investment decisions for the Account, FIA will not consider any other securities, cash or other investments owned by Client. Except as may otherwise be provided by law, FIA will not be liable to Client for (i) any loss that Client may suffer by reason of any investment decision made or other action taken or omitted in good faith by FIA with that degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (ii) any loss arising from FIA's adherence to Client's instructions; or (iii) any act or failure to act by the Custodian, any broker or dealer to which FIA directs transactions for the Account, or by any other third party. This limitation on liability is valid; however, only to the extent it

does not violate federal and state securities laws. Federal and state securities laws impose liabilities under certain circumstances on persons who nonetheless act in good faith, and therefore not constitute a waiver or limitation of any right Client has under such laws.

Our philosophy is based around fundamental analysis and that companies trading in a range lower than its historical average will likely achieve a higher probability of above-average returns.

These companies have competitive advantages over their competitors; this allows them to withstand the volatility the market can provide. We understand the importance of diversification, therefore, properly diversifying all Client Accounts can likely lead to better performance over time. In areas where market research is limited, we may elect to incorporate mutual funds, index funds, or exchange traded funds to adequately diversify the Client Account. Our view is long-term, and our Clients understand this position. Short-term movements in the market sometimes in response to non-factual information, either positive or negative, therefore having a long-term approach rids the Account of short-term fluctuations.

Option writing: Although rare, FIA may use options as an investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as a share of stock) at a specific price on or before a certain date. An option, just like a stock or bond, is a security. An option is also a derivative, because it derives its value from an underlying asset. The two types of options are calls and puts: A call gives FIA the right to buy an asset at a certain price within a specific period of time. FIA will buy a call if it's been determined that the stock will increase substantially before the option expires. A put gives FIA the holder the right to sell an asset at a certain price within a specific period of time. FIA will buy a put if FIA has determined that the price of the stock will fall before the option expires. FIA will use options to speculate on the possibility of a sharp price swing. FIA will also use options to "hedge" a purchase of the underlying security; in other words, FIA will use an option purchase to limit the potential upside and downside of a security FIA has purchased for your portfolio.

FIA uses "covered calls", in which FIA sells an option on a security you own. In this strategy, you receive a fee for making the option available, and the person purchasing the option has the right to buy the security from you at an agreed-upon price. A risk of covered calls is that the option buyer does not have to exercise the option, so that if FIA wanted to sell the stock prior to the end of the option agreement, FIA has to buy the option back from the option buyer, for a possible loss. FIA uses a "spreading strategy", in which FIA purchases two or more option contracts (for example, a call option that you buy and a call option that you sell) for the same underlying security. This effectively puts the client on both sides of the market, but with the ability to vary price, time and other factors. A risk of spreading strategies is that the ability to fully profit from a price swing is limited.

Item 9: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA's management. FIA has no information applicable to this Item.

Item 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

FIA is affiliated with a Certified Public Accounting firm actively involved in personal financial counseling and traditional income tax and accounting services. The firm name is Financial Solution Advisors, L.L.C. The owners of FIA have a majority ownership of the company Financial Solution Advisors, L.L.C..

Item 11: CODE OF ETHICS

FIA has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at FIA must acknowledge the terms of the Code of Ethics annually, or as amended.

FIA anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which FIA has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which FIA its affiliates and/or clients, directly or indirectly, have a position of interest. FIA's employees and persons associated with FIA are required to follow FIA's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of FIA and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for FIA's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of FIA will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of FIA's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between FIA and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with FIA's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. FIA will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

FIA's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting, Isaac Brohinsky, Chief Compliance Officer, at (904) 605-4545 or Isaac@fiajacksonville.com.

It is FIA's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. FIA will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12: BROKERAGE PRACTICES

Because FIA does not have the discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct FIA as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that FIA may not have authority to negotiate commissions or obtain volume discounts and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients. FIA does not have any formal or informal soft-dollar arrangements.

FIA participates in the Fidelity Institutional Wealth Services (FIWS) which is offered to independent investment advisers by Fidelity Investments, a FINRA registered broker dealer. FIA utilizes the services of Fidelity Institutional Wealth Services (FIWS) program sponsored by Fidelity Brokerage Services, LLC (Fidelity). While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and FIA's participation in the FIWS program, economic benefits that are received by FIA would not be received if FIA did not give investment advice to clients.

These benefits include: a dedicated trading desk that services FIWS participants exclusively, a dedicated service group and an account services manager dedicated to FIA's accounts, access to a real-time order matching system, electronic download of trades, balances and positions in FIWS's portfolio management software, access, for a fee, to an electronic interface with FIWS's software, duplicate and batched client statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), a quarterly newsletter, access to Fidelity mutual funds, access to FidelityWealthScape.com, a Fidelity Brokerage information web site, access to over 6000 mutual funds NOT affiliated with Fidelity, and the ability to have loads waived for FIA clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained. FIWS also financially co-sponsors an annual conference for CPS' CPAlliance program to enhance the education and skills of the CPAlliance members.

Clients in need of brokerage or custodial services will have Fidelity Investments recommended to them. As part of the FIWS program, FIA receives benefits that it would not receive if it did not offer investment advice.

FIA has the policy to make whole all accounts that have trading errors. FIA will not penalize the account for the trading error. All errors are moved to a trade error account for correction. Profits are donated to a charity chosen by money manager CPS and losses are absorbed by FIA.

FIA may, from time to time, aggregate client trades using Block Orders. If this strategy is used, all clients within the aggregate filled trade will receive the same price. Aggregate trades are used to move in and out of a particular investment quickly which could improve the execution of the trade.

Regarding thinly traded securities and partial fill executions of volume and/or batched trades, FIA will use a random sampling method or the Advent/Moxy software to ensure fair and equitable treatment over time. Allocations for partial fills will be made using a random number sequence or the Advent/Moxy software. This random sampling method may be changed if a different method is more appropriate.

Financial Planning - Consulting: These clients will be required to select their own broker-dealers and insurance companies for the implementation of financial planning and/or consulting recommendations. FIA may recommend any one of several brokers (including, but not limited to Fidelity Investments). FIA clients must independently evaluate these brokers before opening an account. The factors considered by FIA when making this recommendation are the broker's ability to provide professional services, FIA's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. FIA's financial planning and/or consulting clients may use any broker-dealer of their choice.

Class Action & Legal Proceedings: FIA does not accept responsibility for assisting or acting on a client's behalf with filings for class action or other legal proceedings.

Item 13: REVIEW OF ACCOUNTS

Portfolio Management: Portfolios are reviewed on a continuous and regular basis. Portfolio management accounts are formally reviewed in their entirety initially upon engagement and quarterly, semi-annually, or annually, as contracted for at the inception of the advisory relationship. Periodic reviews of accounts are conducted on a weekly or monthly basis to accommodate additions to cash, unusual price movements and any investment objectives change the client. These clients will receive monthly and/or quarterly statements from their broker-dealer/custodian. FIA will provide these clients with reports through money manager CPS as contracted for at the inception of the advisory relationship.

Item 14: CLIENT REFERRALS AND OTHER COMPENSATION

FIA may receive referrals from third parties and may pay a referral fee for such referrals. Each participating firm or person signs a Solicitation Agreement and their client signs a Disclosure Statement and Acknowledgement which allows FIA to advise the client, CPS to manage their assets and pays the participating firm or person a portion of the quarterly fee collected.

Item 15: CUSTODY

FIA does not have custody over client's funds and securities and therefore is not required to have an annual surprise audit by an independent public accountant. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. FIA urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: INVESTMENT DISCRETION

FIA usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, FIA observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, FIA's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made. Investment guidelines and restrictions must be provided to FIA in writing.

Item 17: VOTING CLIENT SECURITIES

As a matter of firm policy and practice, FIA does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. FIA may provide advice to clients regarding the clients' voting of proxies.

Item 18: FINANCIAL INFORMATION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about FIA's financial condition. FIA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

FIA will not charge more than \$500 in advance for work that cannot be completed within six months.

Item 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor has three principal executive officers (or management person): Isaac Brohinsky, Kenneth Krey and Joel Chamberlain. Their biographical information is given on the attached *BROCHURE SUPPLEMENT* document.

Advisor would be required to disclose additional information if it: were to charge performance-based fees; had any other relationship or arrangement with any issuer of securities; or was ever found liable in either: (a) an arbitration, or (b) a civil, self-regulatory organization, or administrative proceeding. As there are no other material disclosures applicable, at the time of preparation of this *FIRM BROCHURE*, to Advisor, its management persons, or IA Reps, Advisor has no other information to disclose in these regards.

BROCHURE SUPPLEMENT

Isaac Brohinsky, CPA/PFS, MAcc

Financial Independence Advisors, LLC

4350 Pablo Professional Ct,
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Isaac Brohinsky, CPA/PFS that supplements the Financial Independence Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Isaac Brohinsky, CPA/PFS if you did not receive Financial Independence Advisors, LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Isaac Brohinsky, CPA/PFS is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL AND BUSINESS EXPERIENCE

Isaac Brohinsky, CPA, PFS (b. 1980), President / Managing Member / Chief Compliance Officer of Financial Independence Advisors, LLC since September 2021.

Education

Isaac earned a B.S. in Business Management in 2007 and a Master of Science in Accounting in 2015 both from Liberty University. He obtained his series 65 license as a Registered Investment Advisor Representative in 2016. He obtained his PFS (Personal Financial Specialist) designation in 2021. The PFS designation requires a minimum experience level in financial planning, professional education, examination, and continuing professional education.

Isaac became a Certified Public Accountant (CPA) in 2018. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, 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 each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Isaac became an Enrolled Agent (EA) in 2011.

Business Background

Financial Independence Advisors, LLC (2021-Present): President, Managing Member, Chief Compliance Officer & Financial Consultant: Manages the business and provides investment advisory and financial planning services.

Financial Solution Advisors, LLC (2005-Present): Accountant, Tax Director, Partner: Partner since 2014, Certified Public Accountant specializing in accounting, tax, and business consulting.

Isaac J Brohinsky, PLLC (2014-Present): Shareholder: Business consulting and tax

Gunn & Company Investment Management, Inc (2015-2022): Advisor. Isaac was a partner during 2021.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA management. FIA has no information applicable to this item.

OTHER BUSINESS ACTIVITIES

Isaac is a partner with Financial Solution Advisors, LLC, a public accounting firm that specializes in accounting, tax, and business consulting. FIA refers clients in need of accounting services to Financial Solution Advisors, LLC, and, likewise, Financial Solution Advisors, LLC refers clients in need of investment advisory services to FIA. This presents a potential conflict of interest. However, this conflict is mitigated by the fact the FIA has a fiduciary duty to its clients; FIA will always put the needs of the clients ahead of any potential monetary gain for either firm. FIA will consider the individual needs of the client before making a recommendation. If appropriate, although clients may be referred between the related entities, there is no requirement that any client of one firm utilize the services of the other. The services of each entity are provided under separate written agreements

ADDITIONAL COMPENSATION

Isaac Brohinsky receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Shareholders Joel Chamberlain and Kenny Krey supervise Isaac Brohinsky.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Isaac Brohinsky if either had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Isaac Brohinsky, Advisor has no information to disclose in this regard.

BROCHURE SUPPLEMENT

Joel Chamberlain, CPA/PFS, CGMA, MAcc

Financial Independence Advisors, LLC

4350 Pablo Professional Ct,
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Joel Chamberlain, CPA/PFS, CGMA, MAcc that supplements the Financial Independence Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Isaac Brohinsky, CPA/PFS if you did not receive Financial Independence Advisors, LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Isaac Brohinsky, CPA/PFS is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL AND BUSINESS EXPERIENCE

Joel Chamberlain, CPA/PFS (b. 1976), Member and Financial Advisor of Financial Independence Advisors, LLC since September 2021.

Education

Joel earned a B.S. in Business Administration in 1999 from the University of Florida and a Master of Accounting with specialization in Taxation in 2000 from University of North Florida. He obtained his series 65 license as a Registered Investment Advisor Representative in 2020. He earned the PFS (Personal Financial Specialist) designation in 2021. The PFS designation requires a minimum experience level in financial planning, professional education, examination, and continuing professional education.

Joel became a Certified Public Accountant (CPA) in 2002. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, 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 each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Business Background

Financial Independence Advisors, LLC (2021-Present): Secretary, Treasurer, Managing Member, Chief Compliance Officer & Financial Consultant: Manages the business and provides investment advisory and financial planning services.

Financial Solution Advisors, LLC (2012-Present): Partner: Certified Public Accountant specializing in accounting, tax, and business consulting.

Chamberlain & Associates, PA (2003-Present): Shareholder: Certified Public Accountant specializing in accounting, tax, and business consulting.

Gunn & Company Investment Management, Inc (2015-2021): Advisor. Joel was a Partner of GCIM in 2021.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA management. FIA has no information applicable to this item.

OTHER BUSINESS ACTIVITIES

Joel is a partner with Financial Solution Advisors, LLC a public accounting firm that specializes in accounting, tax, and business consulting. FIA refers clients in need of accounting services to Financial Solution Advisors, LLC, and, likewise, Financial Solution Advisors, LLC refers clients in need of investment advisory services to FIA. This presents a potential conflict of interest. However, this conflict is mitigated by the fact the FIA has a fiduciary duty to its clients; FIA will always put the needs of the clients ahead of any potential monetary gain for either firm. FIA will consider the individual needs of the client before making a recommendation. If appropriate, although clients may be referred between the related entities, there is no requirement that any client of one firm utilize the services of the other. The services of each entity are provided under separate written agreements

ADDITIONAL COMPENSATION

Joel Chamberlain receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Isaac Brohinsky, Chief Compliance Officer, meets regularly with Joel Chamberlain to monitor the advice given to clients. Isaac can be contacted at (904) 605-4545 or Isaac@fiajacksonville.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Joel Chamberlain if either had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Joel Chamberlain, Advisor has no information to disclose in this regard.

BROCHURE SUPPLEMENT

Kenneth R. Krey, CPA/PFS

Financial Independence Advisors, LLC

4350 Pablo Professional Ct,
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Kenneth R Krey, CPA/PFS that supplements the Financial Independence Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Isaac Brohinsky, CPA/PFS if you did not receive Financial Independence Advisors, LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Isaac Brohinsky, CPA/PFS is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL AND BUSINESS EXPERIENCE

Kenneth R Krey, CPA/PFS (b. 1975), Member and Financial Advisor of Financial Independence Advisors, LLC since September 2021.

Education

Kenneth earned a B.S. in Accounting in 1999 from Troy University. He obtained his series 65 license as a Registered Investment Advisor Representative in 2014. He obtained his PFS (Personal Financial Specialist) designation in 2021. The PFS designation requires a minimum experience level in financial planning, professional education, examination, and continuing professional education.

Kenneth became a Certified Public Accountant (CPA) in 2002. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, 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 each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Business Background

Financial Independence Advisors, LLC (2021-Present): Vice President, Managing Member, Chief Compliance Officer & Financial Consultant: Manages the business and provides investment advisory and financial planning services.

Financial Solution Advisors, LLC (2014-Present): Accountant, Tax Director, Partner: Partner since 2014

Kenneth R. Krey CPA PLLC (2014-Present): Shareholder: Certified Public Accountant specializing in accounting, tax, and business consulting.

Gunn & Company Investment Management, Inc (2015-2021): Advisor. (Kenneth was a Partner in 2021.)

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA management. FIA has no information applicable to this item.

OTHER BUSINESS ACTIVITIES

Kenneth is a partner with Financial Solution Advisors, LLC a public accounting firm that specializes in accounting, tax, and business consulting. FIA refers clients in need of accounting services to Financial Solution Advisors, LLC, and, likewise, Financial Solution Advisors, LLC refers clients in need of investment advisory services to FIA. This presents a potential conflict of interest. However, this conflict is mitigated by the fact the FIA has a fiduciary duty to its clients; FIA will always put the needs of the clients ahead of any potential monetary gain for either firm. FIA will consider the individual needs of the client before making a recommendation. If appropriate, although clients may be referred between the related entities, there is no requirement that any client of one firm utilize the services of the other. The services of each entity are provided under separate written agreements

ADDITIONAL COMPENSATION

Kenneth R. Krey receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Isaac Brohinsky, Chief Compliance Officer, meets regularly with Kenneth R. Krey to monitor the advice given to clients. Isaac can be contacted at (904) 605-4545 or Isaac@fiajacksonville.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Kenneth R. Krey if either had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Kenneth R. Krey, Advisor has no information to disclose in this regard.

BROCHURE SUPPLEMENT

Donald L Drummond, CPA/PFS

Financial Independence Advisors, LLC

4350 Pablo Professional Ct,
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Donald L Drummond, CPA/PFS that supplements the Financial Independence Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Isaac Brohinsky, CPA/PFS if you did not receive Financial Independence Advisors, LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Isaac Brohinsky, CPA/PFS is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL AND BUSINESS EXPERIENCE

Donald L Drummond, CPA/PFS (b. 1969), Financial Advisor of Financial Independence Advisors, LLC since March, 2022.

Education

Donald earned a B.S. in Accounting in 1996 from the University of Southern Mississippi. He obtained his PFS (Personal Financial Specialist) designation in 2021. The PFS designation requires a minimum experience level in financial planning, professional education, examination, and continuing professional education.

Donald became a Certified Public Accountant (CPA) in 2012. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, 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 each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Business Background

Financial Independence Advisors, LLC (2021-Present): *Financial Consultant*: Provides investment advisory and financial planning services.

Financial Solution Advisors, LLC (2012-Present): *Accountant, Tax Director, Partner*: Partner since 2014

Donald L Drummond CPA Firm, PL (2013-Present): *Shareholder*: Certified Public Accountant specializing in accounting, tax, and business consulting.

Gunn & Company Investment Management, Inc (2015-2021): *Advisor*

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA management. FIA has no information applicable to this item.

OTHER BUSINESS ACTIVITIES

Donald is a partner with Financial Solution Advisors, LLC a public accounting firm that specializes in accounting, tax, and business consulting. FIA refers clients in need of accounting services to Financial Solution Advisors, LLC, and, likewise, Financial Solution Advisors, LLC refers clients in need of investment advisory services to FIA. This presents a potential conflict of interest. However, this conflict is mitigated by the fact the FIA has a fiduciary duty to its clients; FIA will always put the needs of the clients ahead of any potential monetary gain for either firm. FIA will consider the individual needs of the client before making a recommendation. If appropriate, although clients may be referred between the related entities, there is no requirement that any client of one firm utilize the services of the other. The services of each entity are provided under separate written agreements

ADDITIONAL COMPENSATION

Donald L. Drummond receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Isaac Brohinsky, Chief Compliance Officer, meets regularly with Donald L. Drummond to monitor the advice given to clients. Isaac can be contacted at (904) 605-4545 or Isaac@fiajacksonville.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Donald L. Drummond if either had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Donald L. Drummond, Advisor has no information to disclose in this regard.

BROCHURE SUPPLEMENT

John W. Giehrl, CPA/PFS

Financial Independence Advisors, LLC

4350 Pablo Professional Ct,
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about John W. Giehrl, CPA/PFS that supplements the Financial Independence Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Isaac Brohinsky, CPA/PFS if you did not receive Financial Independence Advisors, LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Isaac Brohinsky, CPA/PFS is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL AND BUSINESS EXPERIENCE

John W. Giehrl, CPA/PFS (b. 1964), Financial Advisor of Financial Independence Advisors, LLC since February, 2023.

Education

John obtained his Bachelor of Business Administration and Bachelor of Accounting in 1986. He obtained his PFS (Personal Financial Specialist) designation in 2021. The PFS designation requires a minimum experience level in financial planning, professional education, examination, and continuing professional education.

John became a Certified Public Accountant (CPA) in Florida in 1998. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, 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 each year. 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, maintain client confidentiality, disclose to the client any commission or referral fees, and service 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.

Business Background

Financial Independence Advisors, LLC (2023-Present): *Financial Consultant*: Provides investment advisory and financial planning services.

Financial Solution Advisors, LLC (2020-Present): *Partner, Tax Manager*: Partner since 2023. Certified Public Accountant specializing in accounting, tax, and business consulting.

John W. Giehrl, CPA, PA (2013-Present): *Shareholder*: Certified Public Accountant specializing in accounting, tax, and business consulting.

Smoak, Davis, & Nixon, LLP (2013-2020): *Partner*: Certified Public Accountant specializing in accounting, tax, and business consulting.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA management. FIA has no information applicable to this item.

OTHER BUSINESS ACTIVITIES

John is a partner with Financial Solution Advisors, LLC a public accounting firm that specializes in accounting, tax, and business consulting. FIA refers clients in need of accounting services to Financial Solution Advisors, LLC, and, likewise, Financial Solution Advisors, LLC refers clients in need of investment advisory services to FIA. This presents a potential conflict of interest. However, this conflict is mitigated by the fact the FIA has a fiduciary duty to its clients; FIA will always put the needs of the clients ahead of any potential monetary gain for either firm. FIA will consider the individual needs of the client before making a recommendation. If appropriate, although clients may be referred between the related entities, there is no requirement that any client of one firm utilize the services of the other. The services of each entity are provided under separate written agreements

ADDITIONAL COMPENSATION

John W. Giehrl receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Isaac Brohinsky, Chief Compliance Officer, meets regularly with John W. Giehrl to monitor the advice given to clients. Isaac can be contacted at (904) 605-4545 or Isaac@fiajaxonville.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for John W Giehrl if either had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to John W Giehrl, Advisor has no information to disclose in this regard.

BROCHURE SUPPLEMENT

Austin Franks

Financial Independence Advisors, LLC

4350 Pablo Professional Ct,
Jacksonville, FL 32224
(904) 605-4545

December 29, 2025

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Austin Franks that supplements the Financial Independence Advisors, LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Isaac Brohinsky, CPA/PFS if you did not receive Financial Independence Advisors, LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Isaac Brohinsky, CPA/PFS is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL AND BUSINESS EXPERIENCE

Austin Franks (b. 2002), Investment Advisor Representative of Financial Independence Advisors, LLC since December, 2025.

Education

Austin Franks received his B.S. in Finance from Florida State University in Tallahassee, FL in December, 2024.

Business Background

Financial Independence Advisors, LLC (2025-Present): Investment Advisor Representative.

Financial Solution Advisors, LLC (2025-Present): Tax Associate.

Happy Brew Coffee Shop (2024 – Present): Finance Trustee

GunnChamberlain, PL (2022): Tax Internship

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIA or the integrity of FIA management. FIA has no information applicable to this item.

OTHER BUSINESS ACTIVITIES

Austin has no other business activities.

ADDITIONAL COMPENSATION

Austin Franks receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Isaac Brohinsky, Chief Compliance Officer, meets regularly with Austin Franks to monitor the advice given to clients. Isaac can be contacted at (904) 605-4545 or Isaac@fiajacksonville.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Austin Franks if either had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Austin Franks, Advisor has no information to disclose in this regard.