



Professional Advisory Services, Inc.

2770 Indian River Blvd., Suite 204

Vero Beach, Florida 32960

1-772-778-0552

1-800-847-7274

Fax 772-770-2979

www.pa-services.com

Part 2B of Form ADV

FIRM BROCHURE SUPPLEMENT

July 25, 2025

This brochure supplement is a required document for all investment advisers and provides information about the principals and key employees of Professional Advisory Services, Inc.

If you have any questions about the contents of this brochure supplement, please contact PASI's principals at 1-800-847-7274. The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about PASI is also available on the SEC's website www.adviserinfo.sec.gov. You can search this site by an identifying number known as a CRD Number. Our Firm's CRD Number is 105397.



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Part 2B of Form ADV

FIRM BROCHURE SUPPLEMENT

July 25, 2025

Principals:

David A. Jaffe	President
Carol L. Bieber	Vice President

Investment Committee:

R. Nathan Polackwich	Senior Research Analyst
Christopher M. Brown	Corporate Bond Manager
Jeremy S. Goldberg	Municipal Bond Manager
David A. Jaffe	Portfolio Manager
Carol L. Bieber	Portfolio Manager
Christopher R. Steele	Portfolio Manager
Jordan M. Bieber	Portfolio Manager
Kelly S. Meinders	Portfolio Manager

Compliance Team:

Carol L. Bieber	Chief Compliance Officer (CCO)
Christopher J. Connnett	Senior Operations Manager
James A. Wiles	Information Technology Systems Manager
Christopher R. Steele	Portfolio Manager
Jordan M. Bieber	Portfolio Manager

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

DAVID ALAN JAFFE, M.D.

July 25, 2025

This brochure supplement provides information about David A. Jaffe that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

David A. Jaffe has been registered with this firm since April 8, 1993. Registration does not imply a certain level of skill or training. Additional information about David A. Jaffe is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1955

<u>Formal Education:</u>	Dartmouth College – Hanover, NH	
	BS Chemistry	1972 - 1975
	University of South FL – Tampa, FL	
	College of Medicine	
	Medical Doctor	1975 - 1978

Business Experience:

Professional Advisory Services, Inc.

- | | |
|---------------------|----------------|
| • President | 2004 - Present |
| • Vice President | 1993 - 2003 |
| • Portfolio Manager | 1993 - Present |

Examinations:

Uniform Investment Adviser Law Exam Series 65	1993 - Present
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Disciplinary Information:

David A. Jaffe has no disciplinary events.

David A. Jaffe continued:

Outside Business Activity:

The investment advisory business is David A. Jaffe's occupation, and he is not involved in any outside business activities.

Additional Compensation:

David A. Jaffe does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Supervision:

Investment decisions for the PASI portfolio are decided upon by the investment committee. The committee meets regularly to discuss PASI's investments.

The firm principals are responsible for supervising and monitoring all members of the investment committee. Performance reporting of all accounts to the firm principals occurs monthly. Additionally, the compliance team monitors portfolio managers through numerous computer-generated reports designed to audit trading activity and account management.

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

CAROL LIGON BIEBER

July 25, 2025

This brochure supplement provides information about Carol L. Bieber that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Carol L. Bieber has been registered with this firm since May 5, 1999. Registration does not imply a certain level of skill or training. Additional information about Carol L. Bieber is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1960

Formal Education: University of Florida - Gainesville, FL
BA 1978 - 1982

Business Experience:

Professional Advisory Services, Inc.

- | | |
|----------------------------|----------------|
| • Vice President | 2020 - Present |
| • Secretary/Treasurer | 2004 - Present |
| • Chief Compliance Officer | 2003 - Present |
| • Portfolio Manager | 1999 - Present |

Examinations:

Uniform Investment Adviser Law Exam Series 65 1999 - Present

Disciplinary Information:

Carol L. Bieber has no disciplinary events.

Outside Business Activity:

The investment advisory business is Carol L. Bieber's occupation, and she is not involved in any outside business activities.

Carol L. Bieber continued:

Additional Compensation:

Carol L. Bieber does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Supervision:

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

CHRISTOPHER MICHLER BROWN

July 25, 2025

This brochure supplement provides information about Christopher M. Brown that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Christopher M. Brown has been registered with this firm since January 26, 2001. Registration does not imply a certain level of skill or training. Additional information about Christopher M. Brown is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1971

<u>Formal Education:</u>	Rollins College - Winter Park, FL	
	BA Economics	1990 - 1993
	Tulane University - New Orleans, LA	
	AB Freeman School of Business	
	MBA Finance	1998 - 2000

Business Experience:

Professional Advisory Services, Inc.

- | | |
|--------------------------|----------------|
| • Corporate Bond Manager | 2004 - Present |
| • Fixed Income Analyst | 2004 - Present |
| • Equity Analyst | 2001 - Present |
| • Portfolio Manager | 2001 - Present |

Examinations:

Uniform Investment Adviser Law Exam Series 65	2000 - Present
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Disciplinary Information:

Christopher M. Brown has no disciplinary events.

Christopher M. Brown continued:

Outside Business Activity:

The investment advisory business is Christopher M. Brown's occupation, and he is not involved in any outside business activities.

Additional Compensation:

Christopher M. Brown does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Supervision:

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

ROBERT NATHAN POLACKWICH

July 25, 2025

This brochure supplement provides information about R. Nathan Polackwich that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

R. Nathan Polackwich has been registered with this firm since March 21, 2002. Registration does not imply a certain level of skill or training. Additional information about R. Nathan Polackwich is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1976

Formal Education: Tulane University - New Orleans, LA
BS Economics 1994 - 1998

Business Experience:

Professional Advisory Services, Inc.

- Senior Research Analyst 2008 - Present
- Equity Analyst 2002 - Present
- Fixed Income Analyst 2004 - Present
- Municipal Bond Manager 2004 - 2022

Examinations:

Uniform Investment Adviser Law Exam Series 65 2001 - Present

R. Nathan Polackwich continued:

Professional Designations:

Chartered Financial Analyst® , CFA®

2004 - Present

- The CFA® charter is a globally recognized, graduate-level investment credential.
- The CFA Program is organized into three levels, each culminating in a six-hour exam.
- Earning the CFA® charter demonstrates mastery of the skills most needed for investment analysis covering a comprehensive range of subjects including:
 1. Ethics
 2. Statistics
 3. Economics
 4. Financial and Corporate Analysis
 5. Equity, Fixed Income, and Alternative Investment Analysis
 6. Portfolio Management
 7. Wealth Planning
- The CFA® charter requires a bachelor's (or equivalent) degree from a four-year institution, four years of qualified investment work experience, and letters of recommendation.
- Adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct
- Annual membership in the CFA Institute

Disciplinary Information:

R. Nathan Polackwich has no disciplinary events.

Outside Business Activity:

The investment advisory business is R. Nathan Polackwich's occupation, and he is not involved in any outside business activities.

Additional Compensation:

R. Nathan Polackwich does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Supervision:

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

CHRISTOPHER ROBERT STEELE

July 25, 2025

This brochure supplement provides information about Christopher R. Steele that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Christopher R. Steele has been registered with this firm since December 5, 2007. Registration does not imply a certain level of skill or training. Additional information about Christopher R. Steele is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1973

Formal Education: University of Central Florida - Orlando, FL
BA Finance 1995 - 1998

Business Experience:

Professional Advisory Services, Inc.

- Equity Analyst 2007 - Present
- Fixed Income Analyst 2007 - Present
- Portfolio Manager 2007 - Present

Baron, Silver, Stevens (registered under Royal Alliance Associates, Inc.)

4800 N. Federal Highway, Boca Raton, FL

- Investment Specialist and Financial Planner 2007

Steele Wealth Management (registered under Linsco/Private Ledger Corp.)

1194 White Oak Circle, Melbourne, FL

- Portfolio Manager 2006 - 2007

Christopher R. Steele continued:

UBS Financial Services, Inc.
709 S. Harbor City Boulevard, Melbourne, FL

- Portfolio Manager 1999 - 2005

Examinations:

Uniform Investment Adviser Law Exam Series 65 1999 - Present

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ professional 2005 - Present

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

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

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Christopher R. Steele continued:

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information:

Christopher R. Steele has no disciplinary events.

Outside Business Activity:

The investment advisory business is Christopher R. Steele's occupation, and he is not involved in any outside business activities.

Additional Compensation:

Christopher R. Steele does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Supervision:

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

JORDAN MONROE BIEBER

July 25, 2025

This brochure supplement provides information about Jordan M. Bieber that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Jordan M. Bieber has been registered with this firm since July 9, 2018. Registration does not imply a certain level of skill or training. Additional information about Jordan M. Bieber is available on the SEC's [website www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Year of Birth: 1992

Formal Education: Stetson University – DeLand, FL
BBA Finance 2010 - 2014

Business Experience:
Professional Advisory Services, Inc.
• Portfolio Manager 2018 - Present

Merrill Lynch
4803 W. Deer Lake Drive, Jacksonville, FL
• Financial Advisor and Investment Specialist 2015 - 2018

Examinations:
Uniform Combined State Law Exam Series 66 2015 – Present
General Securities Representative Exam Series 7 2015 - 2020

Jordan M. Bieber continued:

Professional Designations:

Chartered Retirement Planning CounselorSM, CRPC[®]

2017 - Present

- The CRPC[®] program is developed with a focus on client-centered problem solving.
- Applicants gain in-depth knowledge of individuals' needs both before and after retirement.
- All designees have agreed to adhere to standards of professional conduct and are subject to a disciplinary process.
- CRPC[®] program course topics include:
 1. Maximizing the Client Experience During the Retirement Planning Process
 2. Principles and Strategies When Investing for Retirement
 3. Making the Most of Social Security Retirement Benefits
 4. Bridging the Income Gap: Identifying Other Sources of Retirement Income
 5. Navigating Health Care Options in Retirement
 6. Making the Emotional and Financial Transition to Retirement
 7. Designing Optimal Retirement Income Streams
 8. Achieving Tax and Estate Planning Objectives in Retirement
 9. Fiduciary, Ethical, and Regulatory Issues for Advisers

Chartered Financial Consultant[®], ChFC[®]

2025 – Present

The Chartered Financial Consultant[®] (ChFC[®]) is a professional designation conferred by The American College of Financial Services to individuals who complete comprehensive coursework and a real-world case study in financial planning. The ChFC[®] program builds on the foundational principles of financial planning and addresses the increasingly complex needs of today's clients.

To obtain and maintain the ChFC[®] designation, individuals must meet the following requirements:

- **Education** – Earning the ChFC[®] demonstrates applied knowledge across a broad range of financial planning topics. The ChFC[®] program consists of eight courses, seven that make up The American College's CFP[®] Certification Education Program, plus an additional course, *Contemporary Applications in Financial Planning*, structured as follows:
 1. *Fundamentals of Financial Planning* – Introduces the financial planning process, client communication, time value of money, and the regulatory environment.
 2. *Fundamentals of Insurance Planning* – Covers risk management strategies including the use of life, health, disability, and long-term care insurance.
 3. *Fundamentals of Income Taxation* – Provides an overview of federal taxation laws and their implications for individuals, families, and small businesses.
 4. *Planning for Retirement Needs* – Explores qualified and non-qualified retirement plans, Social Security, and retirement income strategies.
 5. *Investments* – Reviews portfolio theory, asset allocation, security analysis, and investment vehicles.

Jordan M. Bieber continued:

6. *Fundamentals of Estate Planning* – Examines the legal and tax aspects of estate planning strategies, including wills, trusts, and charitable giving.
 7. *Contemporary Applications in Financial Planning* – Applies advanced planning strategies for unique client circumstances, including divorce, blended families, small business owners, and special needs planning.
 8. *Personal Financial Planning: Comprehensive Case Analysis* – Integrates all areas of study through a real-life case study and the development of a comprehensive financial plan.
- **Examination** – Each course, excluding the comprehensive case-study, concludes with a final exam.
 - **Experience** – Accumulate a minimum of three years of full-time, relevant experience in financial planning or a closely related field.
 - **Ethics** – Agree to abide by The American College’s Code of Ethics, which includes a Professional Pledge and eight guiding principles, or “Canons,” emphasizing integrity, lifelong learning, professional service, lawful conduct, and support for the financial planning profession.
 - **Continuing Education** – Participate annually in The College’s Professional Recertification Program (PRP), which includes completing continuing education every two years, reaffirming adherence to The College’s Code of Ethics, confirming client-facing status and contact information, and paying an annual recertification fee.

For more information, visit www.TheAmericanCollege.edu/ChFC.

Disciplinary Information:

Jordan M. Bieber has no disciplinary events.

Outside Business Activity:

The investment advisory business is Jordan M. Bieber's occupation, and he is not involved in any outside business activities.

Additional Compensation:

Jordan M. Bieber does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Supervision:

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

JEREMY SCOTT GOLDBERG

July 25, 2025

This brochure supplement provides information about Jeremy S. Goldberg that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, CCO, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Jeremy S. Goldberg has been registered with this firm since September 4, 2018. Registration does not imply a certain level of skill or training. Additional information about Jeremy S. Goldberg is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1992

<u>Formal Education:</u>	Stetson University – DeLand, FL BBA Finance	2010 - 2014
	Washington University – St. Louis, MO Olin Business School MS Finance	2014 - 2015

Business Experience:

Professional Advisory Services, Inc.

- | | |
|--------------------------|----------------|
| • Municipal Bond Manager | 2022 - Present |
| • Portfolio Manager | 2018 - Present |
| • Research Analyst | 2018 - Present |

Mozaic, LLC

9171 Wilshire Boulevard, Suite 550, Beverly Hills, CA 90210

- | | |
|------------------------|-------------|
| • Investment Associate | 2016 - 2018 |
|------------------------|-------------|

Jeremy S. Goldberg continued:

Examinations:

General Securities Representative Exam Series 7	2015 - 2018
Research Analyst Exam - Part I Analysis Module Series 86	2015 - 2018
Research Analyst Exam - Part II Regulations Module Series 87	2015 - 2018

Professional Designations:

Chartered Financial Analyst[®], CFA[®] 2018 - Present

- The CFA[®] charter is a globally recognized, graduate-level investment credential.
- The CFA Program is organized into three levels, each culminating in a six-hour exam.
- Earning the CFA[®] charter demonstrates mastery of the skills most needed for investment analysis covering a comprehensive range of subjects including:
 1. Ethics
 2. Statistics
 3. Economics
 4. Financial and Corporate Analysis
 5. Equity, Fixed Income, and Alternative Investment Analysis
 6. Portfolio Management
 7. Wealth Planning
- The CFA[®] charter requires a bachelor's (or equivalent) degree from a four-year institution, four years of qualified investment work experience, and letters of recommendation.
- Adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct
- Annual membership in the CFA Institute

CERTIFIED FINANCIAL PLANNER[™] professional 2022 - Present

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

Jeremy S. Goldberg continued:

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by *CFP Board's Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Jeremy S. Goldberg continued:

Disciplinary Information:

Jeremy S. Goldberg has no disciplinary events.

Outside Business Activity:

The investment advisory business is Jeremy S. Goldberg's occupation, and he is not involved in any outside business activities.

Additional Compensation:

Jeremy S. Goldberg does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Jeremy S. Goldberg continued:

Supervision:

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Part 2B of Form ADV: BROCHURE SUPPLEMENT

KELLY SUE MEINDERS

July 25, 2025

This brochure supplement provides information about Kelly S. Meinders that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Carol L. Bieber, Chief Compliance Officer, at 1-800-847-7274 if you did not receive the Professional Advisory Services, Inc. brochure or if you have any questions about the contents of this supplement.

Kelly S. Meinders has been registered with this firm since December 22, 2024. Registration does not imply a certain level of skill or training. Additional information about Kelly S. Meinders is available on the SEC's website www.adviserinfo.sec.gov.

Year of Birth: 1975

Formal Education: **University of Missouri** – Kansas City, Missouri
BA Economics 1994 - 1998

University of Florida – Gainesville, Florida
MS Finance 2002 - 2003

Business Experience:

Professional Advisory Services, Inc.

- Portfolio Manager 2024 - Present

Morgan Stanley Wealth Management

5 Concourse Parkway, 20th Floor, Atlanta, GA

- Financial Advisor (Dually Registered) 2016 - 2019

ING Investment Management / Voya Investments

5780 Powers Ferry Road, Atlanta, GA

- Vice President and Head of Securitizations 2010 - 2014

Kelly S. Meinders continued:

Goldman, Sachs & Co.
85 Broad Street, New York, NY

- Vice President of Securitizations 2006 - 2009

Examinations:

Uniform Investment Adviser Law Exam Series 65	2024 - Present
Florida Real Estate Sales Associate	2024 - Present
Florida Life Insurance and Annuity	2021 - 2025
General Securities Representative Exam Series 7	2006 - 2021
Uniform Securities Agent State Law Exam Series 63	2006 - 2021
Uniform Combined State Law Exam Series 66	2006 - 2021
Georgia Life Insurance and Annuity	2016 - 2020

Professional Designations:

<u>CERTIFIED FINANCIAL PLANNER™ professional</u>	2025
	2018 - 2022

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

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

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

Kelly S. Meinders continued:

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information:

Kelly S. Meinders has no disciplinary events.

Outside Business Activity:

Kelly S. Meinders is a licensed real estate sales associate. She works part-time under the broker Weichert Realty, Hallmark Properties outside of normal business hours helping individuals buy and sell houses.

Additional Compensation:

Kelly S. Meinders does not receive any compensation or economic benefit from sources outside of PASI for providing advisory services.

Kelly S. Meinders continued:

Supervision:

Investment decisions for the PASI portfolio are decided upon by the investment committee. The committee meets regularly to discuss PASI's investments.

The firm principals are responsible for supervising and monitoring all members of the investment committee. Performance reporting of all accounts to the firm principals occurs monthly. Additionally, the compliance team monitors portfolio managers through numerous computer-generated reports designed to audit trading activity and account management.