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## 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](http://www.pa-services.com)

## Part 2B of Form ADV

### FIRM BROCHURE SUPPLEMENT

January 29, 2026

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](http://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

January 29, 2026

### Principals:

|                 |                |
|-----------------|----------------|
| David A. Jaffe  | President      |
| Carol L. Bieber | Vice President |

### Investment Committee:

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

### Compliance Team:

|                        |  |
|------------------------|--|
| Christopher J. Connell | Chief Compliance Officer (CCO)         |
| Carol L. Bieber        | Management                             |
| 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.

January 29, 2026

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 Christopher J. Connell, 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](http://www.adviserinfo.sec.gov).

Year of Birth: 1955

Formal Education:

|                                    |             |
|------------------------------------|-------------|
| 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

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

January 29, 2026

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 Christopher J. Connell, 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](http://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
- Portfolio Manager 1999 - Present
- Chief Compliance Officer 2003 - 2025

**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

January 29, 2026

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 Christopher J. Connell, 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](http://www.adviserinfo.sec.gov).

**Year of Birth:** 1971

**Formal Education:**

|                                     |             |
|-------------------------------------|-------------|
| 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

**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:**

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

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## Part 2B of Form ADV: BROCHURE SUPPLEMENT

### ROBERT NATHAN POLACKWICH

January 29, 2026

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 Christopher J. Connell, 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](http://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<sup>®</sup>, CFA<sup>®</sup>

2004 - Present

- The CFA<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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:**

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

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## Part 2B of Form ADV: BROCHURE SUPPLEMENT

### CHRISTOPHER ROBERT STEELE

January 29, 2026

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 Christopher J. Connell, 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](http://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.

- Financial Planner 2025 - Present
- 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](http://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

January 29, 2026

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 Christopher J. Connell, 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](http://www.adviserinfo.sec.gov) [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
- Associate Partner 2025 - 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 Counselor<sup>SM</sup>, CRPC<sup>®</sup>

2017 - Present

- The CRPC<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup>, ChFC<sup>®</sup>

2025 - Present

The Chartered Financial Consultant<sup>®</sup> (ChFC<sup>®</sup>) 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<sup>®</sup> 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<sup>®</sup> designation, individuals must meet the following requirements:

- **Education** – Earning the ChFC<sup>®</sup> demonstrates applied knowledge across a broad range of financial planning topics. The ChFC<sup>®</sup> program consists of eight courses, seven that make up The American College's CFP<sup>®</sup> 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](http://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

January 29, 2026

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 Christopher J. Connell, 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](http://www.adviserinfo.sec.gov).

**Year of Birth:** 1992

**Formal Education:** 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.

- Associate Partner 2025 - Present
- Financial Planner 2025 - Present
- Corporate and Municipal Bond Trader 2022 - Present
- Portfolio Manager 2018 - Present
- Research Analyst 2018 - Present
- Municipal Bond Manager 2022 - 2025

Mozaic, LLC  
9171 Wilshire Boulevard, Suite 550, Beverly Hills, CA

- 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 <sup>®</sup> , CFA <sup>®</sup> | 2018 - Present |
|---|----------------|

- The CFA<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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

|   |                |
|---|----------------|
| <u>CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional</u> | 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<sup>™</sup> professional or a CFP<sup>®</sup> professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP<sup>®</sup> certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP<sup>®</sup> certification. You may find more information about the CFP<sup>®</sup> certification at [www.CFP.net](http://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.
- **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.

*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.

**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.

# Professional Advisory Services, Inc.

2770 Indian River Blvd., Suite 204  
Vero Beach, Florida 32960  
1-800-847-7274  
[info@pa-services.com](mailto:info@pa-services.com)  
[www.pa-services.com](http://www.pa-services.com)

## Part 2B of Form ADV: BROCHURE SUPPLEMENT

### KELLY SUE MEINDERS

January 29, 2026

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 Christopher J. Connell, 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](http://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.

- Municipal Bond Manager 2026 - Present
- Corporate Bond Trader 2025 - Present
- Financial Planner 2025 - Present
- Portfolio Manager 2024 - Present

Morgan Stanley Wealth Management  
5 Concourse Parkway, 20<sup>th</sup> 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](http://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.

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## Part 2B of Form ADV: BROCHURE SUPPLEMENT

### CHRISTOPHER JOHN CONNETT

January 29, 2026

This brochure supplement provides information about Christopher J. Connett that supplements the Professional Advisory Services, Inc. brochure. You should have received a copy of our ADV Part 2A brochure. Please contact Christopher J. Connett, 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 J. Connett has been registered with this firm since September 8, 2025. Registration does not imply a certain level of skill or training. Additional information about Christopher J. Connett is available on the SEC's [website www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Year of Birth:** 1985

**Formal Education:** Florida State University – Tallahassee, FL  
BS Finance and Real Estate 2003 - 2006

**Business Experience:**

Professional Advisory Services, Inc.

- Associate Partner 2025 - Present
- Chief Compliance Officer 2026 - Present
- Senior Operations Manager 2015 – Present
- Operations Manager 2011 - 2014

Landmark Residential

4890 W. Kennedy Boulevard, Suite 900, Tampa, FL

- Financial Analyst 2007 - 2011

*Christopher J. Connett continued:*

**Professional Designations:**

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.
  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.

*Christopher J. Connett continued:*

- **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](http://www.TheAmericanCollege.edu/ChFC).

**Disciplinary Information:**

Christopher J. Connett has no disciplinary events.

**Outside Business Activity:**

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

**Additional Compensation:**

Christopher J. Connett 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.

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