

Item 1: Cover Page

Autumn Financial Advisors, LLC

5820 N. Canton Center Road, Suite #165
Canton, MI 48187
<https://autumnfa.com/>

Form ADV Part 2A – Firm Brochure

Phone: (248) 716-8308

Email: erik@autumnfa.com

Dated January 11, 2018

This Brochure provides information about the qualifications and business practices of Autumn Financial Advisors, LLC, "AFA". If you have any questions about the contents of this Brochure, please contact us at (248) 716-8308. 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.

Autumn Financial Advisors, LLC is registered as an Investment Adviser with the State of MI. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about AFA is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 290151.

Item 2: Material Changes

The following material changes have been made in this filing of the Form ADV Part 2 for Autumn Financial Advisors, LLC.

- Cover Page: The address of the firm has been changed **from** 3510 Edgewood Park Dr., Commerce Twp., MI 48382 **to** 5820 N. Canton Center Road, Suite #165, Canton, MI 48187.

Item 3: Table of Contents

Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	2
Item 4: Advisory Business	3
Item 5: Fees and Compensation	6
Item 6: Performance-Based Fees and Side-By-Side Management	7
Item 7: Types of Clients	7
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	8
Item 9: Disciplinary Information	12
Item 10: Other Financial Industry Activities and Affiliations	12
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	12
Item 12: Brokerage Practices	14
Item 13: Review of Accounts	14
Item 14: Client Referrals and Other Compensation	15
Item 15: Custody	15
Item 16: Investment Discretion	16
Item 17: Voting Client Securities	16

Item 18: Financial Information	16
Item 19: Requirements for State-Registered Advisers	17
Form ADV Part 2B – Brochure Supplement - Brittany Goodwillie	21
Form ADV Part 2B – Brochure Supplement - Erik Ringo	24

Item 4: Advisory Business

Description of Advisory Firm

Autumn Financial Advisors, LLC is registered as an Investment Adviser with the State of MI. We were founded in August 2017. Erik Ringo and Brittany Goodwillie are the owners and principals of AFA. Erik Ringo operates as the Chief Compliance Officer (CCO). AFA currently reports no discretionary or non-discretionary Assets Under Management.

Types of Advisory Services

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, tax planning, college savings, debt management, work benefits, and estate and incapacity planning.

Financial planning is an evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client.

The client and advisor will work together to select the specific areas to cover. In general, the financial plan may include, but is not limited to, any or all of the following areas of concern:

- **Financial Goals:** We (the advisor) will help you (the client) identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goals, and how much you should budget for your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first, based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** We will help to project the approximate amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Insurance:** We will review your existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing

so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

Clients purchasing a comprehensive financial plan will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. In order to complete this service, clients will be required to provide in-depth information including but not limited to information about: net worth, cash flow, insurance, employee benefits, taxes, retirement planning, investments, college planning and estate planning. Once the client’s data is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client.

To work with a planner on an ongoing basis, clients will need to pay the minimum monthly fee, which is waived if a minimum amount of client assets are managed by AFA as described in Item 5 of this brochure.

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client’s individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client’s prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure. Fees pertaining to this service are outlined in Item 5 of this brochure.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Assets Under Management	Annual Advisory Fee
\$1 - \$1,000,000	1.25%
\$1,000,001 - \$5,000,000	0.95%
\$5,000,001 and Above	0.75%
*Minimum Fee of \$150 per month if assets under management are under \$144,000.	

The annual fees are prorated and paid in arrears on a quarterly basis. The advisory fee schedule is applied using the account value as of the last day of the previous quarter. For example, if a client had an account value \$7,000,000, the annual fee would be calculated as shown here: (1,000,000 x 0.0125) + (\$4,000,000 x 0.0095) + (\$2,000,000 x 0.0075).

If a client has multiple accounts for which we provide investment management services, we aggregate the total value of the discretionary accounts for the purpose of determining the investment management fees. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time

remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Comprehensive Financial Planning

Comprehensive Financial Planning consists of an upfront charge of \$1,500 and an ongoing fee that is paid monthly or quarterly, in arrears, at the rate of \$150 per month or \$450 per quarter. The ongoing monthly or quarterly fee is waived for clients in which we manage \$144,000 or more in assets. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Since ongoing fees are paid in arrears, no rebate will be needed upon termination of the account.

Negotiability of Fees

All fees may be negotiable in certain circumstances. Additionally, we may apply fee discounts to members of our firm and their families and select friends. These discounts may not be available to other clients.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as 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 fund 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 our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not share in any of the capital gains on or capital appreciation of the assets of a client's accounts managed by AFA.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

When clients have us complete Investment Management Services (described in Item 4 of this brochure), our primary methods of investment analysis are asset allocation, fundamental analysis, quantitative analysis, cyclical analysis, passive fund investing, and active fund investing.

Asset allocation is the focus of our investment strategy. In the portfolio construction process, we focus not only on asset classes such as equities, fixed income, and cash, but also on investment strategy styles such as fundamental, quantitative, active, and passive. We believe that diversification across both asset classes and investment strategies is critical for achieving an attractive reward-to-risk ratio in the portfolio. We employ both strategic and tactical asset allocation approaches. Through strategic asset allocation, we construct our long-term target weights for asset classes and strategies based on the client's time horizon, risk tolerance, and required rate of return to meet his or her financial goals. Through tactical asset allocation approaches, we may deviate from target long-term weights established according to our strategic asset allocation approach within tolerance ranges based on our return expectations for asset classes and investment strategies at a given point in the market cycle.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance. In general, we balance the implementation of fundamental analysis through individual security selection for securities that we believe are attractive investments against the level of diversification and transaction costs as a percentage of assets in client portfolios.

Quantitative analysis is an important component of our investment process. Generally, quantitative analysis is a process of pursuing attractive return and risk characteristics through the use of a systematic investment strategy. This systematic investment strategy could involve investing in a large number of securities with common exposure to a given characteristic, such as a valuation ratio, relative performance against the market, or fundamental characteristics of the company. Another example of a quantitative investment strategy is establishing exposure to a given market index through an optimization process that achieves a desirable outcome regarding overall portfolio risk without deviating from the market benchmark too much. Quantitative exchange-traded funds (ETFs) and mutual funds can be used to capture exposure to quantitative strategies. This is advantageous because the transaction costs as a percentage of assets from engaging in these strategies for smaller portfolio sizes can be considerable. Often, we will pursue exposure to quantitative strategies that have attractive return and risk characteristics as supported by robust academic or industry research published by people we consider reputable authors.

Cyclical analysis is a type of analysis that involves evaluating recurring trends based upon market cycles. Market cycles may not be predictable and may have many fluctuations between long term expansions and contractions.

The lengths of economic cycles may be difficult to predict with accuracy and as a result the risk of cyclical analysis is the difficulty in predicting economic trends and therefore the changing value of securities that would be affected by these changing trends. Cyclical analysis informs our tactical asset allocation decisions.

Passive fund investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

Active fund investing is a process of identifying investment managers that we believe can outperform a given market benchmark. Academic research has illustrated that the majority of managers cannot outperform their benchmark. However, academic research in this area also provides evidence that managers with a combination of lower fees, less overlap with the benchmark, and longer investment holding periods may be attractive places to look for active investment managers. We also consider depth of the firm's research teams, track record, management tenure, and existence through a full market cycle when considering active investment managers.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investments. From time to time, these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true; bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured, the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring, could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is

written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

AFA and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

AFA and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

AFA and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of AFA or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No AFA employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No AFA employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

AFA does not have any related parties. As a result, we do not have a relationship with any related parties.

AFA only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates nor any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities 5 days prior to the same security for clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Autumn Financial Advisors, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian and broker for clients to use. AFA may decline to accept a client account in which the client directs the use of a custodian or broker other than our recommended custodian and broker to be used if we feel that such a requirement would deter from our ability to effectively manage the account as a fiduciary.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we may combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). Such an approach may allow us to execute client trades across multiple client accounts more efficiently and fairly at an average share price. However, not all client trades will be executed in such a way. The client’s situation and our judgment may result in that client not being included in an aggregated trade. For example, the trade may be prohibited by the client’s advisory agreement with AFA or inconsistent with the client’s investment goals. If an aggregated order cannot be executed completely, the securities that were purchased or sold will be allocated on a pro rata basis across client accounts in a manner consistent with the original aggregated order. This pro rata allocation may be adjusted by the portfolio manager in situations where the order would result in an odd number of shares or the order size is not large enough to justify transaction costs. Such changes must be documented. No client accounts can be favored throughout this process.

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Erik Ringo, Portfolio Manager and CCO. The account is reviewed with regards to the client’s investment policies and

risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive drawdown, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

AFA will provide written reports to Investment Management clients on a quarterly basis. We urge clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

We may receive a non-economic benefit from our preferred custodian in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at our preferred custodian. The availability to us of our preferred custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15: Custody

AFA does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which AFA directly debits their advisory fee:

- i. AFA will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to AFA, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote client proxies. Therefore, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the client's investment assets. The client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, clients will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to clients by mail, unless the client has authorized our firm to contact them by electronic mail, in which case, we would forward them any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Brittany Goodwillie, CFP®

Born: 1991

Educational Background

- 05/2013 - Bachelor of Science in Business Management, Grove City College

Business Experience

- 08/2017 - Present, Autumn Financial Advisors, LLC, Co-Founder, Financial Advisor
- 03/2015 - 08/2017, Buttonwood Financial Advisors, Investment Advisor Representative
- 01/2015 - 03/2015, CRI Securities, LLC, Registered Representative (not licensed)
- 01/2015 - 03/2015, Minnesota Life Insurance Company, Agent
- 09/2014 - 03/2015, Securian Financial Services, Inc., Associate
- 09/2014 - 03/2015, North Star Consultants / North Star Resource Group, Client Relationship Coordinator
- 09/2007 - 09/2014, Student; employed with non-investment related organizations

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER™, CFP®: CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP® Board. They must pass a comprehensive CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct. Certified individuals must complete 30 hours of continuing education every two years in order to maintain competence and keep up with financial planning developments.

FINRA Series 65: Uniform Investment Adviser Law Examination

Other Business Activities

Brittany Goodwillie is not involved with outside business activities.

Performance Based Fees

AFA is not compensated by performance-based fees.

Material Disciplinary Disclosures

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

- C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

Material Relationships That Management Persons Have With Issuers of Securities

Autumn Financial Advisors, LLC, nor Brittany Goodwillie, have any relationship or arrangement with issuers of securities.

Additional Compensation

Brittany Goodwillie does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through AFA.

Supervision

Brittany Goodwillie, as Co-Founder and Financial Advisor of AFA, is responsible for supervision as is Erik Ringo, the Co-Founder, Portfolio Manager, and Chief Compliance Officer. Erik Ringo, as CCO of the firm, will ensure ongoing adherence to the firm's policies and procedures at all times, and will conduct periodic audits to ensure employee and firm participation and adherence to the firm's policies and procedures. They may be contacted at the phone number on this brochure.

Requirements for State Registered Advisers

Brittany Goodwillie has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Erik Ringo, CFA, FRM, CAIA

Born: 1989

Educational Background

- 04/2012 - Bachelor of Science in Engineering (BSE) in Chemical Engineering, The University of Michigan

Business Experience

- 08/2017 - Present, Autumn Financial Advisors, LLC, Co-Founder, Portfolio Manager, CCO
- 07/2017 - 08/2017, Buttonwood Financial Advisors, Associate Portfolio Manager
- 06/2012 - 07/2017, T. Rowe Price, Quantitative Analyst, Assistant Vice President

- 09/2007 - 06/2012, Student; student club member; employed with non-investment related organizations

Professional Designations, Licensing & Exams

Chartered Financial Analyst (CFA): The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charterholders for a wide range of investment specialties that apply in every market all over the world. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams, completing four years of qualified work experience, and meeting the professional and ethical requirements, they are awarded a charter.

Certified Financial Risk Manager (FRM): The FRM Certification is provided by the Global Association of Risk Professionals (GARP). Requirements to earn the certification include successfully completing the FRM Part 1 Exam, successfully completing the FRM Part 2 Exam, and having two years of professional full-time work experience in financial risk management. The FRM Part 1 and Part 2 Exams test candidates on their knowledge of areas including quantitative analysis, financial markets and products, valuation and risk models, market risk measurement and management, credit risk measurement and management, operational and integrated risk management, risk management and investment management, and current issues in financial markets.

Chartered Alternative Investment Analyst (CAIA): The CAIA Charter is a credential recognizing a charterholder's knowledge of strategies pertinent to the alternative investment management industry. Requirements to become a CAIA charterholder include passing the CAIA Level I and Level II Exams, having a bachelor's degree, and having one year of financial industry experience. The CAIA Level I and Level II Exams test candidates on their knowledge of the strategies used for investing in alternative asset classes.

Other Business Activities

Erik Ringo is not involved with outside business activities.

Performance Based Fees

AFA is not compensated by performance-based fees.

Material Disciplinary Disclosures

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

- C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

Material Relationships That Management Persons Have With Issuers of Securities

Autumn Financial Advisors, LLC, nor Erik Ringo, have any relationship or arrangement with issuers of securities.

Additional Compensation

Erik Ringo does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through AFA.

Supervision

Brittany Goodwillie, as Co-Founder and Financial Advisor of AFA, is responsible for supervision as is Erik Ringo, the Co-Founder, Portfolio Manager, and Chief Compliance Officer. Erik Ringo, as CCO of the firm, will ensure ongoing adherence to the firm's policies and procedures at all times, and will conduct periodic audits to ensure employee and firm participation and adherence to the firm's policies and procedures. They may be contacted at the phone number on this brochure.

Requirements for State Registered Advisers

Erik Ringo has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Autumn Financial Advisors, LLC

5820 N. Canton Center Road, Suite #165
Canton, MI 48187

(248) 716-8308

Dated January 11, 2018

Form ADV Part 2B – Brochure Supplement - Brittany Goodwillie

For

Brittany Goodwillie, CFP® - Individual CRD# 6389435

Co-Founder, Financial Advisor

This brochure supplement provides information about Brittany Goodwillie that supplements the Autumn Financial Advisors, LLC (“AFA”) brochure. A copy of that brochure precedes this supplement. Please contact Brittany Goodwillie if the AFA brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Brittany Goodwillie is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6389435.

Item 2: Educational Background and Business Experience

Brittany Goodwillie, CFP®

Born: 1991

Educational Background

- 05/2013 - Bachelor of Science in Business Management, Grove City College

Business Experience

- 08/2017 - Present, Autumn Financial Advisors, LLC, Co-Founder, Financial Advisor
- 03/2015 - 08/2017, Buttonwood Financial Advisors, Investment Advisor Representative
- 01/2015 - 03/2015, CRI Securities, LLC, Registered Representative (not licensed)
- 01/2015 - 03/2015, Minnesota Life Insurance Company, Agent
- 09/2014 - 03/2015, Securian Financial Services, Inc., Associate
- 09/2014 - 03/2015, North Star Consultants / North Star Resource Group, Client Relationship Coordinator
- 09/2007 - 09/2014, Student; employed with non-investment related organizations

Professional Designations, Licensing & Exams

CERTIFIED FINANCIAL PLANNER™, CFP®: CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP® Board. They must pass a comprehensive CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct. Certified individuals must complete 30 hours of continuing education every two years in order to maintain competence and keep up with financial planning developments.

FINRA Series 65: Uniform Investment Adviser Law Examination

Item 3: Disciplinary Information

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

Item 4: Other Business Activities

Brittany Goodwillie is not involved with outside business activities.

Item 5: Additional Compensation

Brittany Goodwillie does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through AFA.

Item 6: Supervision

Brittany Goodwillie, as Co-Founder and Financial Advisor of AFA, is responsible for supervision as is Erik Ringo, the Co-Founder, Portfolio Manager, and Chief Compliance Officer. Erik Ringo, as CCO of the firm, will ensure ongoing adherence to the firm's policies and procedures at all times, and will conduct periodic audits to ensure employee and firm participation and adherence to the firm's policies and procedures. They may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Brittany Goodwillie has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Autumn Financial Advisors, LLC

5820 N. Canton Center Road, Suite #165
Canton, MI 48187

(248) 716-8308

Dated January 11, 2018

Form ADV Part 2B – Brochure Supplement - Erik Ringo

For

Erik Ringo, CFA, FRM, CAIA - Individual CRD# 6847992

Co-Founder, Portfolio Manager, and Chief Compliance Officer

This brochure supplement provides information about Erik Ringo that supplements the Autumn Financial Advisors, LLC (“AFA”) brochure. A copy of that brochure precedes this supplement. Please contact Erik Ringo if the AFA brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Erik Ringo is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6847992.

Item 2: Educational Background and Business Experience

Erik Ringo, CFA, FRM, CAIA

Born: 1989

Educational Background

- 04/2012 - Bachelor of Science in Engineering (BSE) in Chemical Engineering, The University of Michigan

Business Experience

- 08/2017 - Present, Autumn Financial Advisors, LLC, Co-Founder, Portfolio Manager, CCO
- 07/2017 - 08/2017, Buttonwood Financial Advisors, Associate Portfolio Manager
- 06/2012 - 07/2017, T. Rowe Price, Quantitative Analyst, Assistant Vice President
- 09/2007 - 06/2012, Student; student club member; employed with non-investment related organizations

Professional Designations, Licensing & Exams

Chartered Financial Analyst (CFA): The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charterholders for a wide range of investment specialties that apply in every market all over the world. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams, completing four years of qualified work experience, and meeting the professional and ethical requirements, they are awarded a charter.

Certified Financial Risk Manager (FRM): The FRM Certification is provided by the Global Association of Risk Professionals (GARP). Requirements to earn the certification include successfully completing the FRM Part 1 Exam, successfully completing the FRM Part 2 Exam, and having two years of professional full-time work experience in financial risk management. The FRM Part 1 and Part 2 Exams test candidates on their knowledge of areas including quantitative analysis, financial markets and products, valuation and risk models, market risk measurement and management, credit risk measurement and management, operational and integrated risk management, risk management and investment management, and current issues in financial markets.

Chartered Alternative Investment Analyst (CAIA): The CAIA Charter is a credential recognizing a charterholder's knowledge of strategies pertinent to the alternative investment management industry. Requirements to become a CAIA charterholder include passing the CAIA Level I and Level II Exams, having a bachelor's degree, and having one year of financial industry experience. The CAIA Level I and Level II Exams test candidates on their knowledge of the strategies used for investing in alternative asset classes.

Item 3: Disciplinary Information

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

Item 4: Other Business Activities

Erik Ringo is not involved with outside business activities.

Item 5: Additional Compensation

Erik Ringo does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through AFA.

Item 6: Supervision

Brittany Goodwillie, as Co-Founder and Financial Advisor of AFA, is responsible for supervision as is Erik Ringo, the Co-Founder, Portfolio Manager, and Chief Compliance Officer. Erik Ringo, as CCO of the firm, will ensure ongoing adherence to the firm's policies and procedures at all times, and will conduct periodic audits to ensure employee and firm participation and adherence to the firm's policies and procedures. They may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Erik Ringo has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.