

# MAIN AVENUE FINANCIAL SERVICES, LLC

## REGISTERED INVESTMENT ADVISOR

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A State of Oregon Registered Investment Adviser

## Form ADV Part 2 Disclosures

March 25, 2016

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This brochure provides information about the qualifications and business practices of Main Avenue Financial Services, LLC. If you have any questions about the contents of this brochure, please contact us at 503-336-3776 or [Andrew@mainavenuefinancial.com](mailto:Andrew@mainavenuefinancial.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. While the firm and its personnel are registered with the State of Oregon, it does not imply a certain level of skill or training on the part of the firm or its personnel.

Additional information about Main Avenue Financial Services, LLC is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov). Click on the "Investment Advisor Search" link and then search for "Investment Advisor Firm" using the firm's IARD number, which is 151580.

# Main Avenue Financial Services, LLC

## **Material Changes Since last Form ADV Part 2 dated 1-29-2015**

Material changes include the changes to the investment advisory fee schedule. Aside from these changes, there have been no material changes from the information provided in our last Form ADV Part 2 dated January 29, 2015. Otherwise the disclosure information set forth in this updated brochure has remained the same.

We encourage any client or prospective client to review this document in its entirety.

The format for the Form ADV Part 2 was completely revamped by the SEC starting in 2011. Prior versions of the Form ADV Part 2 for MAFS look significantly different.

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# Main Avenue Financial Services, LLC

## **Item 4      Advisory Business**

Main Avenue Financial Services, LLC was founded as a Registered Investment Adviser firm in Oregon in 2009. Andrew D. Jamison, CFP® is the founder, owner and sole principal of the firm.

Main Avenue Financial Services, LLC (hereinafter "MAFS") provides fee-only financial planning and investment advice/management services to individuals at all stages of life. These services may be general in nature or focused on a particular area of interest or need depending on the individual's unique circumstances.

### **Amount of Assets under Management**

As of March 21, 2016, MAFS provided advice on approximately \$45,000,000 of financial assets for approximately 54 family groups. This figure includes client assets managed directly by MAFS at either TD Ameritrade or at Morningstar Investment Services (MIS), a Third Party Manager. It also includes assets held by client's at brokerage companies other than those listed above as well as in employer provided retirement plans. All assets except for those at MIS are managed on a non-discretionary basis.

### **Non-Participation in Wrap Fee Programs**

MAFS, as a matter of policy and practice, does not sponsor any wrap fee programs. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisors) and the execution of client transactions.

### **Advisory Services**

An estimated 65% of our activities involve providing financial planning advice. An estimated 35% of our activities involve providing investment advice or investment supervisory services.

#### Financial Planning

MAFS Financial Planning services may include an overall review of a client's needs in relation to: retirement, estate planning, investment planning, educational, survivor income, disability income, long term care, charitable planning, cash flow and debt planning and other needs. Fees charged to clients are negotiable at the

# Main Avenue Financial Services, LLC

time of executing the agreement and are all-inclusive. Fees may be a flat rate or an hourly fee.

MAFS breaks the Financial Planning Process into 2 stages: Initial and Ongoing.

**Initial:** The Initial Stage is the first set of interactions between the client and MAFS. It begins once MAFS is hired and ends by mutual agreement of both MAFS and the Client when all the identified Key Issues have been addressed. Examples of Key Issues include cash flow management, cash reserve, debt management, portfolio review, retirement planning, and many others. The first meeting is when the majority of needed data is gathered. Once the needed information is discussed MAFS prefers to schedule a series of meetings based on the Key Issues identified and address one or two of these per meeting.

Each topic will be addressed in the Observations, Assumptions, Strategies, and Recommendations model. This will be provided via an email summary as well as discussed during the meeting.

**Ongoing:** The Ongoing Stage centers around meetings scheduled on a regular basis once all the initial concerns have been addressed. The idea behind Ongoing planning is to make sure that recommendations are implemented, changes are made when necessary, portfolios are rebalanced, and the inevitable life events are managed on a timely basis. MAFS has found that regular conversations regarding finances are crucial to achieving success.

## Investment Advice Process

We prefer to not give stand-alone Investment Advice but rather have it incorporated into their entire financial picture. We believe that a comprehensive approach to all areas involved in financial planning and investment management is the most effective way of getting the desired results over time.

The Investment Advice process includes meeting with the client and gathering information about the client's financial situation, needs, goals, objective, time frame and risk tolerance. We create an asset allocation recommendation, providing specific investment recommendations for each asset allocation category. This is provided both in person during a meeting as well as an email follow up.

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We offer a variety of implementation options for our clients. These include the client maintaining their own brokerage accounts with the responsibility of implementing all recommendations themselves. Also available is a Third Party Asset Management program through Morningstar Investment Services (MIS) where the day to day management of the portfolio is provided for an asset based percentage fee. Finally, available through TD Ameritrade (TDA) are custodian accounts which allow MAFS to implement recommendations (i.e. buy and sell securities for client's on a non-discretionary basis).

MAFS prefers to use a long term buy and hold strategy using both actively managed and index mutual funds as well as Exchange Traded funds for the non-Third Party accounts.

## Investment Supervisory Services

MAFS offers portfolio management services based on individual goals, objectives, time horizon, and risk tolerance for each client. MAFS creates an Investment Policy Statement (IPS) for each client which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a general plan (the IPS) to aid in the selection of a portfolio that matches each client's specific situation.

Investment Supervisory Services include, but are not limited to, the following:

- Investment Strategy
- Asset Allocation
- Risk Tolerance
- Personal Investment Policy
- Asset Selection
- Regular portfolio monitoring

MAFS evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the IPS, a copy of which is given to each client.

## Third-Party Money Managers

MAFS has entered into an agreement with Morningstar Investment Services, a non-affiliated investment advisor to offer asset allocation and asset management services to MAFS' advisory clients. MAFS assists their clients in formulating a strategic investment portfolio based on the client's investment objectives.

Once formulated Morningstar Investment Services implements and continually manages the plan. In preparing the strategic plan, MAFS will set restrictions or limitations on the management of the account and explain to the client the continual account activity transacted by the third party manager. Also, MAFS will periodically review the current and historical performance record of MIS.

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By agreement, the total fee charged to each client by the non-affiliated advisor shall not exceed 2.00% of the assets under management. MAFS negotiates with each client the management service fee, which is factored into the 2.00% benchmark, and the maximum allowable fee that may be charged, as disclosed in the client services agreement. MAFS is compensated in conformance with the negotiated fee schedule.

The relationship of MAFS with Morningstar Investment Services will be clearly communicated to all clients in the non-affiliated investment advisor's Client Services Agreement and/or other similar documentation. Morningstar Investment Services is required to provide MAFS with a disclosure document statement, typically Schedule H of their Form ADV, and a copy of their Form ADV Part 2.

Please refer to the table below outlining these fees.

## **Our Services are Tailored to Meet Client Needs and Any Imposed Investment Restrictions**

In general, advisory services are tailored to meet the needs of individual clients, based on a mutually agreed upon model Investment Policy Statement. While model portfolios may be utilized in the Investment Policy Statement as a starting point, each investment portfolio is individually designed. Additionally, financial planning, estate planning, tax planning, and risk management services are generally delivered upon receipt of a signed client engagement for such services. Planning issues are prioritized and then addressed, either all at one time or over the course of several conferences. As appropriate to each program, clients meet with their advisor as often as need to review any changes to the client's financial situation, the investment portfolio upon which advice is provided by MAFS, and planning issues.

After consultation with their advisor, clients may impose restrictions on investing in certain securities or types of securities. This most often occurs when clients request certain social investing needs be addressed, such as through the use of mutual funds which avoid investments in certain companies. Other restrictions may be imposed by clients with respect to the (average or longest) maturity or credit quality of fixed income investments.

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## **Our Policies on Class Actions, Bankruptcies, and Other Legal Proceedings**

Clients should note that MAFS will not advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct MAFS to transmit copies of class action notices to the client or a third party. Upon such direction, MAFS will make commercially reasonable efforts to forward such notices in a timely manner.

## **Item 5 Fees and Compensation**

### Financial Planning

MAFS offers both a Flat Fee and Hourly Fee option for financial advisory fees.

Flat Fee are based primarily on the current hourly billing rate as well as the complexity of a Client's financial profile. Flat fees are the most common type fee charged by MAFS.

The hourly fee rate is \$200 with a minimum engagement fee of \$500. MAFS will negotiate individual fees solely at its discretion.

The fees do not include any additional charge for analysis of clients' insurance needs and policies.

### Investment Management

MAFS charges either an hourly or flat fee or an Assets under Management (AUM) percentage fee. AUM fees only apply to accounts at Morningstar Investment Services (MIS) (please see table below for fee schedule).

<b>TOTAL MIS ASSETS UNDER MANAGEMENT</b>	<b>ANNUAL FEE</b>
\$1-250,000	1.25%
\$250,001 – \$1,000,000	1.15%
Above \$1,000,001	0.95%

These fees are negotiable and the final fee schedule is described in the Investment Advisory Contract. MIS also charges a separate 0.40% fee in addition to the MAFS fee.



# Main Avenue Financial Services, LLC

The only income MAFS receives is from its hourly or flat fee financial planning services and from its hourly, flat fee, or AUM investment management services.

Either party may terminate an engagement upon written notice however fees paid will be refunded based on the prorated amount of work completed at the point of termination.

MAFS charges for all time spent working on a client's case which may include face to face meetings, over the phone meetings, email communication, summary letters, and other offline work spent analyzing the client's situation. MAFS charges a minimum of 1 hour after every meeting for creating a summary letter which recaps the meeting in detail.

## **How Fees are Paid**

For accounts at Morningstar Investment Services fees are typically deducted directly out of client's accounts on a quarterly basis. For financial planning and investment management fees (not including those at Morningstar) these may be directly deducted from clients' accounts at TD Ameritrade following receipt of an invoice. Fees may also be paid via check with a receipt provided. It is the client's discretion as to how they would prefer to pay their fees.

Main Avenue Financial Services, LLC does not require a deposit for initial engagements. Fees may be paid annually, monthly, quarterly, after every meeting, or in any other mutually agreeable manner. For each engagement, proposed services and an estimated fee range are detailed in the written service agreement.

Fees paid to Main Avenue Financial Services, LLC for financial advice services are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses is provided in each mutual fund prospectus. The client is encouraged to read each prospectus before investing. The client may also incur transaction costs or administration fees from broker-dealers, trust companies or other service providers. The client is encouraged to obtain a complete schedule of fees from each service provider prior to entering into any engagement. Main Avenue Financial Services, LLC does not receive any portion of these other fees and is only compensated in the form of hourly fees paid directly by the client or by AUM when applicable.

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## **Item 6 Performance-Based Fees**

MAFS does not charge fees based on a share of capital appreciation of the funds of an advisory contract, also known as performance-based fees.

## **Item 7 Types of Clients**

MAFS provides its services primarily to individuals. We do not require minimums as to income, assets, or net worth.

## **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

Main Avenue Financial Services, LLC offers investment advice on equity securities (including exchange-listed securities, securities traded over-the-counter and foreign issuers), warrants, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, investment company securities (including variable life insurance, variable annuities and mutual fund shares), United States government securities, options contracts on securities and interests in partnerships investing in real estate and oil and gas interests.

If MAFS is engaged to provide investment advice, the client's current financial situation, needs, objectives, goals and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are made, in the advisor's best judgment, to help the client achieve their overall financial objectives while minimizing risk exposure. Asset allocation is a key component of investment portfolio design. The advisor believes that the appropriate allocation of assets across diverse investment categories (i.e. stock vs. bond, foreign vs. domestic, large cap. vs. small cap., high quality vs. high yield, etc.) is the primary determinant of portfolio returns and is critical to the long-term success of a client's financial objectives. MAFS offers both active and passive investment management approaches to clients.

For passive investment management MAFS employs fundamental, long-term, buy-and-hold philosophies in investment selection and implementation strategies using primarily low-cost, no-load, index investments. Recommendations provided are based on publicly available reports, analyses, research materials, computerized asset allocation models and various subscription services. Additional sources of information such as financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases are also used. Investment strategies used to implement investment advice given to clients

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include long term purchases, short term purchase and, in limited circumstances, the advisor may provide advice to clients interested in trading securities.

While we believe our investment strategies are designed to potentially produce the highest possible return for a given level of risk, it cannot guarantee that an investment objective or goal will be achieved. Some investment decisions made may result in loss, which may include the original principal amount invested. The client must be able to bear the various risks involved in investing, which may include market risk, liquidity risk, interest rate risk, currency risk, or political risk, among others.

Low-cost, no-load, index investments have the potential to be affected by tracking error risk, which is defined as a deviation from the stated benchmark index.

## **Item 9 Disciplinary Information**

Neither MAFS nor any of its personnel have been the subject of a reportable legal or disciplinary event.

## **Item 10 Other Financial Industry Activities and Affiliations**

Neither MAFS nor any of its personnel are affiliated with or maintain a relationship with another financial industry entity. Our policies require that we conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, personnel and the client, or that may otherwise be contrary to law. We will provide disclosure to the client, prior to and throughout the term of an engagement, of any conflicts of interest which will or may reasonably compromise our impartiality or independence.

Andrew Jamison is a member of the National Association of Personal Financial Advisers (NAPFA) and the Garrett Planning Network (GPN); both are national associations of independent, fee-only financial advisers.

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

MAFS has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. We accept the obligation not only to comply with the mandates and requirements of all applicable laws and regulation, but also to take responsibility to act in an ethical and professionally responsible

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manner in all professional services and activities. We will be happy to provide a copy of our code of ethics to any client or prospective client, upon request.

Neither Main Avenue Financial Services, LLC nor any of its personnel are authorized to recommend or effect a transaction for a client involving any security in which the firm or a related party has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc. Additionally, we are prohibited from borrowing from or lending to a client, unless that client is an approved financial institution or is an immediate family member. In such instances, authorization for the loan must be granted in advance and documented in writing.

At times personnel and related parties may hold positions in investments that are also recommended to the client. We may make recommendations or take actions with respect to investments that may differ in the nature or timing from recommendations made to, or actions take for, other clients or personal. However, at no time will the personnel or any related party receive preferential treatment over the client.

## **Item 12 Brokerage Practices**

MAFS is not affiliated with any bank, custodian, or brokerage firm. If we are engaged to provide investment advice, we will offer to use the service provider with whom the client's assets are currently maintained. If the client prefers to use a new service provider, we will recommend one based on the need, overall cost and ease of use for the client. This custodian will be suggested based on a combination of their relatively low transaction fees, name recognition, best execution, and suitability to individual client needs. MAFS will never charge a premium or commission on transactions, beyond the actual cost imposed by the Custodian. Clients may pay commissions higher than those obtainable from other brokerage firms in return for these products and services.

We do not receive any compensation when the client engages a recommended brokerage firm aside from either the hourly fee or AUM as discussed previously.

## **Item 13 Review of Accounts**

Client accounts are to be reviewed at each meeting, whether in person or over the phone, with a minimum review occurring annually. Reviews may also be triggered by material market, economic or political events, or by changes in the client's financial situation (such as retirement, job loss, physical move, etc.)

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## **Item 14 Client Referrals and Other Compensation**

MAFS does not receive, nor does it pay, any fees for client referrals.

## **Item 15 Custody**

MAFS does not take custody of client cash, bank accounts or securities. The client's cash, bank accounts and securities will be maintained by unaffiliated, qualified custodians such as banks, brokerage firms, mutual fund companies and transfer agents. The client will receive account statements directly from their service provider. Clients should receive either monthly or quarterly statements from their custodians. These statements may be received via mail or in some cases via electronically.

Firm personnel will not act as a trustee for, or have full power of attorney over, a client account unless as a co-trustee of an immediate or incompetent family member.

## **Item 16 Investment Discretion**

MAFS does not provide discretionary investment management services except through a third party portfolios managed by Morningstar Investment Services. Issues related to investment discretion within non-Morningstar accounts are not applicable.

## **Item 17 Voting Client Securities**

MAFS does not vote client securities. The client will maintain responsibility for directing the manner in which proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the custodian or transfer agent for their investments.

## **Item 18 Financial Information**

Due to the nature of our services, an audited balance sheet is not required, nor included in this disclosure document. MAFS does not have any financial conditions that require further disclosure.

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## **Item 19 Requirements for State-Registered Advisers**

This item requires State Registered Investment Advisers to provide you with certain information or disclosures about the principals of MAFS.

Please refer to ADV 2B for this information.

# Main Avenue Financial Services, LLC

Part 2A Appendix 1 Wrap Fee Program Brochure (Not Applicable)

MAFS does not sponsor a wrap fee program, so issues related to a wrap fee program are not applicable.

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## REGISTERED INVESTMENT ADVISOR

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A State of Oregon Registered Investment Adviser

### **Part 2B – Brochure Supplement (Advisory Personnel)**

March 25, 2016

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# Main Avenue Financial Services, LLC

## Educational Background and Business Experience

Name: Andrew Dibbrill Jamison, CFP®<sup>1</sup> (Born 1971)

Education: Bachelor of Arts, Business – Linfield College, 1994

Experience: Principal – Main Avenue Financial Services, LLC (2009-present)  
Financial Advisor – Ameriprise Financial (1999-2009)

Professional Associations:

- National Association of Personal Financial Advisers (NAPFA)
- Garrett Planning Network (GPN)

Name: Jeffrey A. Bloch (Born 1957)

Education: Bachelor of Business Administration, Finance – University of Notre Dame, 1980

Masters of Science, International Management – Thunderbird School of Global Management, 1983

Experience: Financial Advisor – Main Avenue Financial Services, LLC (2014-present)

Management, Technology Industry – 1984-2004 – Global Supply Chain  
- Firms include Intel, Solectron, Viasystems

<sup>1</sup>The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

# Main Avenue Financial Services, LLC

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

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## **Disciplinary Information**

Neither Main Avenue Financial Services, LLC nor any of its personnel has been the subject of a reportable legal or disciplinary event.

## **Other Business Activities**

The advisor concentrates the majority of time and effort on providing financial planning and advice, which includes investment advice.

Andy Jamison, Principal of Main Avenue Financial Services, LLC also officiates basketball in the Portland Metro Area throughout the year.

## **Additional Compensation**

Neither Main Avenue Financial Services, LLC nor any of its personnel accept or receive additional economic benefits (i.e. sales awards or other prizes) for providing advisory services to clients.

## **Supervision**

Andrew Jamison serves in multiple capacities, including Principal, Financial Planner and Investment Adviser Representative. We recognize that lack of segregation of duties may potentially create conflicts of interest. However, we employ policies and procedures to ensure timely and accurate recordkeeping and supervision, including outsourcing certain functions to qualified entities to assist with these efforts when necessary.

Currently MAFS does not employ anyone other than its Principal.

Questions about MAFS, its personnel, its services or this document may be made to Andrew Jamison at (503) 336-3776 or [Andrew@main-avenue.com](mailto:Andrew@main-avenue.com)

## **Requirements for State-Registered Advisers**

This item requires Registered Investment Advisers to provide you with certain financial information or disclosures about MAFS's financial condition. MAFS and Andrew Jamison have no past, current or pending arbitration settlements, and no past current or pending civil, regulatory, criminal or bankruptcy proceedings.