

Form ADV Part 2B – Brochure Supplement

for

John A. Schram, CFP®
Owner, Financial Advisor, and Chief Compliance Officer

Effective: September 4, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John A. Schram, CFP® (CRD# 2397137) in addition to the information contained in the 917 Advisory Services LLC (“917 Advisory” or the “Advisor”, CRD# 331476) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the 917 Advisory Disclosure Brochure or this Brochure Supplement, please contact us at (509) 328-5627.

Additional information about Mr. Schram is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2397137.

Item 2 – Educational Background and Business Experience

John A. Schram, CFP®, born in 1965, is dedicated to advising Clients of 917 Advisory as the Owner, Financial Advisor, and Chief Compliance Officer. Mr. Schram earned a Bachelors in Finance and Marketing from University of Oregon in 1994. Mr. Schram also earned his Certified Financial Planner™ designation on March 16, 1998. Mr. Schram’s employment history is included below.

Employment History:

Owner, Financial Advisor, and Chief Compliance Officer 917 Advisory Services LLC	05/2024 to Present
Registered Representative and Investment Advisor Representative LPL Financial LLC	03/1996 to Present
Registered Representative, Financial Network Investment Corporation	09/1993 to 04/1996

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

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

- *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 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®.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Schram. Mr. Schram has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Schram.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Schram.***

However, we do encourage you to independently view the background of Mr. Schram on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2397137.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Schram is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Schram's role with 917 Advisory. As an insurance professional, Mr. Schram will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Schram is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Schram or the Advisor. Mr. Schram spends approximately 5% of his time per month in this capacity.

Temporary Investment Advisor and Broker-Dealer Affiliation

Mr. Schram will be dually registered with LPL Financial LLC as an investment advisor representative and registered representative. Mr. Schram is maintaining his registration with LPL Financial as he works to transition clients to 917 Advisory.

Tax Preparation Services

Mr. Schram offers tax preparation services. Mr. Schram collects tax documents, prepares tax returns, and gathers tax basis information to perform reviews and prepare pro-forma reports. These services provided are separate and distinct from investment advisory services provided by the Advisor. The Advisor may recommend that Clients engage Mr. Schram for tax preparation services for a separate fee. However, Clients are under no obligation to utilize the tax services provided by Mr. Schram. Mr. Schram spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Schram has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Schram serves as the Owner, Financial Advisor, and Chief Compliance Officer of 917 Advisory. Mr. Schram can be reached at (509) 328-5627.

917 Advisory has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of 917 Advisory. Further, 917 Advisory is subject to regulatory oversight by various agencies. These agencies require registration by 917 Advisory and its Supervised Persons. As a registered entity, 917 Advisory is subject to examinations by regulators, which may be announced or unannounced. 917 Advisory is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**Joi R. Libsack
Licensed Sales Assistant**

Effective: September 4, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Joi R. Libsack (CRD# 2709927) in addition to the information contained in the 917 Advisory Services LLC (“917 Advisory” or the “Advisor”, CRD# 331476) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the 917 Advisory Disclosure Brochure or this Brochure Supplement, please contact us at (509) 328-5627.

Additional information about Ms. Libsack is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 2709927.

Item 2 – Educational Background and Business Experience

Joi R. Libsack, born in 1962, is dedicated to advising Clients of 917 Advisory as a Licensed Sales Assistant. Ms. Libsack earned a General ED from Mesa State College in 1990. Additional information regarding Ms. Libsack's employment history is included below.

Employment History:

Licensed Sales Assistant, 917 Advisory Services LLC	06/2024 to Present
Registered Representative and Investment Advisor Representative, LPL Financial LLC	07/2006 to Present

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Libsack. Ms. Libsack has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Libsack.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Libsack.***

However, we do encourage you to independently view the background of Ms. Libsack on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 2709927.

Item 4 – Other Business Activities

Temporary Investment Advisor and Broker-Dealer Affiliation

Ms. Libsack will be dually registered with LPL Financial LLC as an investment advisor representative and registered representative. Ms. Libsack is maintaining her registration with LPL Financial as she works to transition clients to 917 Advisory.

Item 5 – Additional Compensation

Ms. Libsack has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Ms. Libsack serves as a Licensed Sales Assistant of 917 Advisory and is supervised by John Schram, the Chief Compliance Officer. Mr. Schram can be reached at (509) 328-5627.

917 Advisory has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of 917 Advisory. Further, 917 Advisory is subject to regulatory oversight by various agencies. These agencies require registration by 917 Advisory and its Supervised Persons. As a registered entity, 917 Advisory is subject to examinations by regulators, which may be announced or unannounced. 917 Advisory is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: September 04, 2024

Our Commitment to You

917 Advisory Services LLC ("917 Advisory" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. 917 Advisory (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

917 Advisory does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes 917 Advisory does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where 917 Advisory or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients 917 Advisory does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (509) 328-5627.