

**This document provides information** about Andrew J. Yadro that supplements the Klaas Financial Asset Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Andrew J. Yadro, Investment Adviser Representative, if you did not receive Klaas Financial Asset Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew J. Yadro is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Klaas Financial Asset Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

## **Andrew J. Yadro**

Personal CRD Number: **5543529**

*Investment Adviser Representative*

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[klaasfinancial.com](http://klaasfinancial.com)

Date of Supplement: September 24, 2018

## Item 2: Educational Background and Business Experience

**NAME:** Andrew J. Yadro

**BORN:** 1989

### EDUCATIONAL BACKGROUND

Wisconsin School of Business, University of Wisconsin-Madison (2011) —  
Finance, Investment and Banking

### BUSINESS BACKGROUND

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|-------------------------|--|
| ▶ Sept. 2018 – Present  | <b>Investment Adviser Representative</b><br><i>Klaas Financial Asset Advisors, LLC</i> |
| ▶ Sept. 2018 – Present  | <b>Registered Representative</b><br><i>Investacorp, Inc.</i>                           |
| ▶ Jan. 2015 – June 2018 | <b>Investment Adviser</b><br><i>Googins Advisors, Inc.</i>                             |
| ▶ July 2011 – Nov. 2014 | <b>District Manager</b><br><i>Aldi, Inc.</i>   |
| ▶ May 2008 – May 2011   | <b>Intern</b><br><i>Googins &amp; Anton, Inc.</i>                                      |
| ▶ May 2008 – May 2011   | <b>Consultant/Sales Representative</b><br><i>Elite Nutrition</i>                       |

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Investment Adviser Representatives associated with Klaas are securities licensed through Investacorp, Inc., a registered broker/dealer, member FINRA, SIPC. Investacorp, Inc. and Klaas are not affiliated. Clients are not obligated to execute securities transactions through these individuals. However, should clients choose to execute securities transactions through these individuals, then clients are advised that they will pay a commission to them and a conflict of interest exists.

Investment Adviser Representatives associated with Klaas are insurance licensed to offer fixed insurance products through various insurance companies. Clients are not obligated to execute insurance purchases through these individuals. However, should clients choose to execute insurance transactions through these individuals, then clients are advised that they will pay a commission to them and a conflict of interest exists.

Certain of Klaas' principal executive officers and other individuals who determine investment advice given to clients are registered representatives of Investacorp, Inc., a registered broker-dealer. Investacorp, Inc. is affiliated with Ladenburg Thalman Asset Management, Inc.

Andrew J. Yadro is a registered representative of Investacorp, Inc. From time to time, he will offer clients advice or products from that activity. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser.

Klaas Financial Asset Advisors, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Klaas Financial Asset Advisors, LLC in such individual's capacity as a registered representative and licensed insurance agent.

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## Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Andrew J. Yadro does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Klaas Financial Asset Advisors, LLC.

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## Item 6: Supervision

As a representative of Klaas Financial Asset Advisors, LLC, Andrew J. Yadro works closely with the supervisors, Craig J. Klaas and Maleeah L. Wernsing-Cuevas, and all advice provided to clients is reviewed by the supervisors prior to implementation.

Craig J. Klaas' contact information is:

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