



Klaas Financial Asset Advisors, LLC

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klaasfinancial.com

Form ADV Part 2B – Brochure Supplement

for

Nathan A. Breiby, CFP®, CRC®

Personal CRD Number: 6233768

Investment Adviser Representative

4707 Perry Ridge Lane, Loves Park, IL 61111 | 815-877-8440 | 877-495-5227 | nateb@klaasfinancial.com

November 1, 2021

Item 1. [Cover Page](#)

This Brochure Supplement provides information about Nathan A. (Nate) Breiby that supplements the Klaas Financial Asset Advisors, LLC Disclosure Brochure and/or Wrap Fee Program Brochure. You should have received a copy of one or both of those brochures. Please contact us at (877) 495-5227 or by email at info@klaasfinancial.com if you did not receive our Disclosure Brochure and/or Wrap Fee Program Brochure, or if you have any questions about the contents of this Brochure Supplement.

Additional information about Nate is available on the SEC's website at adviserinfo.sec.gov by conducting an Individual search using his CRD No. 6233768.

Item 2. Educational Background and Business Experience

Born: 1992

Educational Background

- **Bachelor of Science** (2014) - Business Finance, University of Wisconsin, Platteville

Business Background

- November 2020 - Present **Klaas Financial Asset Advisors, LLC**
Investment Adviser Representative
- February 2020 - October 2020 **Basepoint Wealth, LLC**
Investment Adviser Representative
- April 2019 - February 2020 **LPL Financial, LLC**
Investment Adviser Representative
- April 2019 - February 2020 **LPL Financial, LLC**
Registered Representative
- May 2019 - February 2020 **MidwestOne Bank**
Trust and Investment Officer
- April 2016 - April 2019 **Cetera Investment Advisers, LLC**
Investment Adviser Representative
- August 2014 - April 2019 **Cetera Investment Advisers, LLC**
Registered Representative
- July 2014 - April 2019 **American Trust & Savings Bank**
Investment Representative
- January 2013 - June 2014 **Lisle Financial Group**
Intern
- August 2013 - November 2013 **Mutual of Omaha Investor Services**
Registered Representative
- August 2012 - November 2013 **Mutual of Omaha**
Insurance Agent
- September 2010 - May 2014 **University of Wisconsin - Platteville**
Student

Professional Designations

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 90,000 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, 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).
- **Ethics.** Agree to be bound by CFP Board’s *Code of Ethics and Standards of 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 Standards of Conduct*, to maintain competence and keep up with developments in the financial planning field.
- **Ethics.** Renew an agreement to be bound by the *Code of Ethics and Standards of 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.

Certified Retirement Counselor® (CRC®). The Certified Retirement Counselor® (CRC®) certification is accredited by the National Commission for Certifying Agencies (NCCA). Achieving accreditation status is a rigorous process specific to the certification. It includes creating an up-to-date comprehensive retirement planning practice analysis, linking the practice analysis to a psychometrically valid and reliable assessment instrument/exam and meeting extremely detailed requirements in regard to governance, responsibility to stakeholders, exam process and recertification.

To attain the CRC® designation, an individual must satisfactorily fulfill the following requirements:

- **Examination.** Pass the comprehensive CRC® Examination. The four-hour, 200-question multiple-choice examination covers the fundamentals of retirement planning, investments, retirement plan design and retirement income management, as well as principles of retirement counseling and education.
- **Education and Experience.** Complete a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university and a minimum of two-year relevant retirement related professional experience (within the last five years). In the alternative, candidates with a high school diploma or its equivalent must have five years relevant retirement related professional experience (within the past seven years).
- **Ethics.** Agree to be bound by CRC® *Code of Ethics*.

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

- **Continuing Education.** Complete 15 hours of continuing education hours annually, to maintain competence and maintain a current understanding of relevant retirement planning topics and compliance with ethical requirements. An annual continuing education requirement assures a certificant's commitment to life-long learning and is important for professionals working in a dynamic industry.
- **Ethics.** Renew an agreement to be bound by the CRC® *Code of Ethics*.

Item 3. Disciplinary Information

Nate has no disciplinary information to disclose.



Item 4. Other Business Activities

Nate is not engaged in any other business activities.

Item 5. Additional Compensation

Other than salary and bonuses from his employment with Klaas Financial Asset Advisors, LLC, Nate does not receive any additional compensation from non-clients for providing advisory services.

Item 6. Supervision

As a representative of Klaas Financial Asset Advisors, LLC, Nate works closely with the Supervisors, Craig Jared (C.J.) Klaas and Maleeah L. Wernsing-Cuevas.

C.J.'s contact information is:

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Maleeah's contact information is:

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