

Klaas Financial Asset Advisors, LLC

4707 Perry Ridge Lane
Loves Park, IL 61111
Firm CRD No. 121399

January 1, 2025

Eric J. Schwartz, CFP®

Individual CRD No. 6229045
Investment Adviser Representative
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Item 1. Cover Page

This Brochure Supplement provides information about Eric J. Schwartz 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 Eric is available on the SEC's website at adviserinfo.sec.gov by searching his Individual CRD Number shown above.

Item 2. Educational Background and Business Experience

Born: 1991

Educational Background

- **Bachelor of Science** (2013) - Personal Finance; Certificate - Business, University of Wisconsin-Madison

Business Background

- November 2020 - Present **Klaas Financial Asset Advisors, LLC**
Investment Adviser Representative
- February 2017 - November 2020 **Advice and Planning Services**
Associate Wealth Management Advisor
- February 2017 - November 2020 **TIAA-CREF Individual & Institutional Services, LLC**
Registered Representative

Professional Designation

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. 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.

Item 3. Disciplinary Information

Eric has no disciplinary information to disclose.



Item 4. Other Business Activities

Eric is not engaged in any other business activities.

Item 5. Additional Compensation

Eric has an ownership interest in Klaas Financial Asset Advisors, LLC, and receives economic benefit from the overall profitability of the firm. In addition, he receives a salary and revenue-based compensation, and may receive discretionary bonuses. Eric does not receive any additional compensation from non-clients for providing advisory services.

Item 6. Supervision

Supervision of the firm's advisory activities is administered through the application of and adherence to written policies and procedures.

As an Investment Adviser Representative of Klaas Financial Asset Advisors, LLC, Eric works closely with the Supervisors, Craig Jared (C.J.) Klaas and Maleeah L. Wernsing-Cuevas.

C.J.'s contact information is:	Maleeah's contact information is:
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