

Klaas Financial Asset Advisors, LLC

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

January 1, 2025

Joshua E. Stirling, CFA®

Individual CRD No. 6865628
Chief Investment Officer
5951 McKee Road, Suite 200, Fitchburg, WI 53719
608-442-5637 | 877-495-5227
josh@klaasfinancial.com

Item 1. Cover Page

This Brochure Supplement provides information about Joshua E. (Josh) Stirling 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 Josh 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: 1990

Educational Background

- **Bachelor of Business Administration - Finance** (2016) - University of Wisconsin-Milwaukee

Business Background

January 2025 - Present	Klaas Financial Asset Advisors, LLC <i>Chief Investment Officer</i>
➤ March 2023 - December 2024	Klaas Financial Asset Advisors, LLC <i>Director of Portfolio Management</i>
➤ March 2022 - February 2023	Klaas Financial Asset Advisors, LLC <i>Portfolio Manager</i>
➤ January 2018 - March 2022	Klaas Financial Asset Advisors, LLC <i>Portfolio Management Analyst</i>

Professional Designation

CFA® - Chartered Financial Analyst®. The Chartered Financial Analyst® (CFA®) designation is conferred by the CFA Institute. A financial analyst seeking membership to the CFA Institute must: meet eligibility requirements; fully comply with the CFA Code of Ethics and Standards of Professional Conduct; study books, journal articles, and other readings designated by the CFA Institute; successfully pass three examinations, each approximately six hours in length and administered by the CFA Institute. The candidate for the CFA designation must have at least a single current and principal engagement: in financial analysis of securities investment for a bank, investment company, insurance company, or other financial services or investment management firm; as an assistant, associate, or full professor or dean of a college or university, who teaches and/or researches; as an economist involved in financial analysis of securities investment; as a portfolio manager; as a financial analyst of securities investment within a public agency; as a financial analyst of securities investment for a corporate pension, profit sharing, or other retirement fund; or as a manager of financial analysts or portfolio managers involved with securities investment and who, before assumption of management obligations, was a financial analyst or portfolio manager. The CFA is awarded to candidates who have passed the examinations and met the other requirements specified by the CFA Institute.

Item 3. Disciplinary Information

Josh has no disciplinary information to disclose.

Item 4. Other Business Activities

In June 2022, Josh was elected to serve a two-year term on the Board of Directors of the CFA® Society Madison. In June 2023, he was elected as Vice President to serve a two-year term. In November 2024, he assumed the role of President to complete the remaining term through June 30, 2025. He is a member of the Research Challenge Committee to help coordinate and host an educational event for students throughout Wisconsin. This is a volunteer position; Josh receives no compensation. Therefore, it is not anticipated that this will present a conflict of interest.

Item 5. Additional Compensation

Josh 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 may receive discretionary bonuses. Josh 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 Chief Investment Officer of Klaas Financial Asset Advisors, LLC, Josh 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:

5951 McKee Road, Suite 200
Fitchburg, WI 53719
608-442-5637
877-495-5227
craigj@klaasfinancial.com

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