

Cover Page - Item 1

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February 06, 2026

Form ADV Part 2A Brochure

This brochure provides information about the qualifications and business practices of Steadfast Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at: (407) 786-0092, or by email at: Matt@steadfastwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Steadfast Financial Services, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes - Item 2

The purpose of this page is to inform you of any material changes since the previous version of this brochure. We review and update our brochure at least annually to make sure that it remains current.

On February 06, 2026, we submitted our annual updating amendment filing for fiscal year 2025. We have updated Item 4 of our Form ADV Part 2A Brochure to disclose discretionary assets under management of approximately \$67,270,725 and non-discretionary assets under management of approximately \$0.

In addition, we amended the Methods of Analysis, Investment Strategies and Risk of Loss section (Item 8) of the document to disclose additional material investment risks (Item 8) pertaining to Securities Backed Lines of Credit (SBLOCs) and Artificial Intelligence ("AI") Risk.

Full Brochure Available

If you would like to receive a complete copy of our Form ADV Part 2 Brochure, please contact Matt McGahey, CFP®, at (407) 786-0092 or by email at: Matt@steadfastwealth.com.

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Advisory Business - Item 4

Firm Description

Steadfast Financial Services, Inc. was founded in 1998 and became registered with the State of Florida as an investment advisor in 2000.

Principal Owners

Matthew S. McGahey, CFP®, ChFC®, CKA® RICP® is a 100% stockholder, as well as President.

Types of Advisory Services

Steadfast Financial Services, Inc. offers financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is tailored to its clients' individual needs and is provided through consultation with the client and may include: determination of financial objectives/goals, identification of financial problems, cash flow management, tax planning, life and disability insurance review, investment management, education funding, retirement planning, and estate planning.

Steadfast Financial Services, Inc. is a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Steadfast Financial Services, Inc. primarily invests client assets in mutual funds and exchange traded funds. We also provide investment advice pertaining to investments in any other type of investment, including, but not limited to, equity securities, investment grade corporate and municipal bonds, U.S. government securities, certificates of deposit, covered/uncovered options, unit investment trusts, mutual funds, limited partnerships, REITs, private placements, alternative investments, structured products, exchange traded funds, life insurance, and annuities. Steadfast Financial Services, Inc. generally does not provide advice with respect to Initial Public Offerings (IPOs).

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and/or investment management may be beneficial to the client.

Steadfast Financial Services, Inc. also offers advice to clients on matters not involving securities, taxation issues, and trust services that often include estate planning.

Assets Under Management

As of February 2, 2026, we manage \$67,270,725 client assets on a discretionary basis, and \$0 in client assets on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are considered when making recommendations. Clients may impose restrictions on investing in certain securities or types of securities.

Types of Agreements

The following agreements define the typical client relationships:

1) Financial Services Agreement

A Financial Services Agreement is a financial plan designed to help the client with certain identified aspects of financial planning without ongoing investment management services after the financial plan is completed.

The financial plan includes a net worth statement and may include, but is not limited to: a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of life and disability insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations may be provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client. If the client wishes Steadfast Financial Services, Inc. to provide ongoing advisory services to implement a financial plan, a separate agreement is required.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month, after which time client must enter into a new engagement.

Upon delivery of a financial plan, clients are offered the option of retaining our firm for ongoing implementation and monitoring services by signing a Retainer Agreement. The Retainer Agreement provides for the scope of the services to be provided and is generally on a calendar year basis with a fixed-fee billed on a calendar quarter basis.

Steadfast Financial Services, Inc. also offers hourly planning services for clients who need advice on a limited scope of work.

2) Investment Advisory Agreement

Steadfast Financial Services, Inc. offers investment management services. The scope of investment management services and fee is set forth in an Investment Advisory Agreement with the client in writing prior to the start of the relationship.

An Investment Advisory Agreement generally includes: establishing, reviewing and changing the investment objectives of the client; developing and/or selecting performance standards to measure investment returns; determining, reviewing, and changing the allocation and diversification of asset classes in certain situations; recommending the purchase of securities consistent with the client's investment objectives and asset allocation needs; providing quarterly account investment reports and assisting the client in understanding their contents; conducting reviews with client to discuss investment performance; monitoring asset allocation and investment performance; and rebalancing client's portfolio periodically to conform to recommended asset allocation.

Clients will retain ownership of all funds and securities in their accounts. Clients will receive statements from their custodian and/or broker-dealer at least quarterly that include confirmation of all securities transactions in their account during that quarter.

Although the Investment Advisory Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement upon 10 days written notice to the other party. At termination, the client will receive a pro-rata refund of any advisory fees paid, but not yet earned as of the date of termination, less any expenses incurred by Steadfast Financial Services, Inc. up to and including such date.

3) Tax Preparation

Tax preparation work is billed at a fixed fee and is based on time and complexity. Although this represents a small fraction of our workload, it is offered as a convenience to our clients.

Fees and Compensation - Item 5

Steadfast Financial Services, Inc. bases its fees on a percentage of assets under management, hourly charges, and fixed fees depending on the type of arrangement that has been agreed upon in advance.

Steadfast Financial Services, Inc., in its sole discretion, may waive its minimum fee and/or charge a lesser fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

1) Financial Planning Fees

Financial plans are priced according to the degree of complexity associated with the client's situation.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is generally \$500 and is negotiable. The maximum fee is \$20,000.

For an initial engagement, the agreed-upon fee is generally paid one-half up front with the remaining one-half paid at the completion of the engagement. The initial engagement is usually for no more than a two- to three-month period, but in no event will exceed six months.

Because financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Some Retainer Agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship. The maximum retainer fee is \$60,000 annually due quarterly.

The standard hourly rates for limited scope engagements are \$75 to \$150 per hour, depending on the complexity of the task and are negotiable. Fees for Hourly Planning Engagements are due at the conclusion of the engagement.

2) Investment Management Fees

Investment management fees are billed quarterly, in advance, meaning that we invoice the client at the beginning of the billing period. At the inception of investment management services, the first quarter's fees will be calculated on a pro-rata basis. Steadfast Financial Services, Inc. will either invoice the client directly for payment of fees or fees will be deducted directly from the client's account through the qualified custodian holding the client's funds and securities. Payment of fees will be made by the custodian holding the clients' funds and securities provided the following requirements are met:

- We have authorization from you, in writing, permitting the fees to be paid directly from your account held by the qualified custodian.
- We send the qualified custodian written notice of the amount of the fee to be deducted from your account.

- We send you an invoice showing: (1) the amount of the fee, (2) the value of the client's assets on which the fee is based, and (3) the specific manner in which the fee was calculated.
- We disclose to you that it is your responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is accurately calculated.
- The qualified custodian agrees to send you a statement, at least quarterly, showing all funds that came out of your account including the amount of the advisory fee paid directly to our firm.

We may deduct the fee from a designated account to facilitate billing. We recommend that you review the statement(s) you receive from the qualified custodian and compare them with the invoices provided by our firm. Please call our office number, located on the cover page of this brochure, if you have any questions about your statement.

The annual Investment Management Advisory Agreement fee is based on the market value of the client's portfolio. The maximum annual fee schedule is:

0.75% on the first \$3,000,000;
0.60% on the next \$2,000,000 (from \$3,000,001 to \$5 million); and
0.50% on the assets above \$5,000,000.
Accounts under \$1,000,000 will be billed at 1% annually.

The minimum initial investment is \$200,000. Current client relationships may exist where the fees are higher or lower fee depending on considerations such as the size of the client's account, and/or the amount of time the client has maintained an account with us. While we believe that our fees are competitive, clients may find lower or higher fees for comparable services from other sources.

Fees will be billed quarterly in advance, based on the market value of each client account as of the last day of the prior quarter. This initial fee charged at the time an account is established will be computed on the opening balance of the account. After the end of each quarter, the prior quarter's fee will be adjusted pro-rata for any client contributions and/or client disbursements made during the prior quarter. This adjustment will be reflected on the subsequent quarter's invoice and added to or subtracted from the current quarter's Fee. Fees may be negotiated or waived in certain circumstances.

3) Tax Preparation Fees

Tax preparation work is billed at a fixed fee and is based on time and complexity. Although this represents a small fraction of our workload, it is offered as a convenience to our clients. The maximum tax preparation fee is \$10,000. Fees for Tax Preparation are due upon completion.

Additional Fees and Expenses

Steadfast Financial Services, Inc. may perform services which are in addition to those described in an agreement and are not normally associated with advisory services. Fees for these services will be billed at amount discussed and agreed upon in advance with the client. Steadfast Financial Services, Inc.'s maximum hourly rate is \$250.

Steadfast Financial Services, Inc., at the request of the client, may engage outside advisors with professional expertise unique to a specific client's personal, estate or business situation. The client will be billed at cost for these services. Steadfast Financial Services, Inc. may choose to reimburse clients the costs related to the engagement of such professionals.

Advisory fees are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of an advisory client (15 U.S.C. §80b-5(a)(1)).

Assets are invested primarily in no-load mutual funds and exchange-traded funds. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. The client's custodian may also charge brokerage commissions or securities transaction fees.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Steadfast Financial Services, Inc. does not receive any compensation, in any form, from fund companies.

IRA Rollover Considerations

As a normal extension of financial advice, we provide education or recommendations related to the rollover of an employer-sponsored retirement plan. A plan participant leaving employment has several options. Each choice offers advantages and disadvantages, depending on desired investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and the investor's unique financial needs and retirement plans. The complexity of these choices may lead an investor to seek assistance from us.

An Associated Person who recommends an investor roll over plan assets into an Individual Retirement Account ("IRA") may earn an asset-based fee as a result, but no compensation if assets are retained in the plan. Thus, we have an economic incentive to encourage an investor to roll plan assets into an IRA. In most cases, fees and expenses will increase to the investor as a result because the above-described fees will apply to assets rolled over to an IRA and outlined ongoing services will be extended to these assets.

We are fiduciaries under the Investment Advisers Act of 1940 and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We have to act in your best interests and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

Billing on Cash Positions

The firm treats cash and cash equivalents as an asset class. Accordingly, unless otherwise agreed in writing, all cash and cash equivalent positions (e.g., money market funds, etc.) are included as part of assets under management for purposes of calculating the firm's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), the firm may maintain cash and/or cash equivalent positions for defensive, liquidity, or other purposes. While assets are maintained in cash or cash equivalents, such amounts could miss market advances and, depending upon current yields, at any point in time, the firm's advisory fee could exceed the interest paid by the client's cash or cash equivalent positions.

Periods of Portfolio Inactivity

The firm has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, the firm will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including but not limited to investment performance, fund manager tenure, style drift, account additions/withdrawals, the client's financial circumstances, and changes in the client's investment objectives. Based upon these and other factors, there may be extended periods of time when the firm determines that changes to a client's portfolio are neither necessary nor prudent. Notwithstanding, unless otherwise agreed in writing, the firm's annual investment advisory fee will continue to apply during these periods, and there can be no assurance that investment decisions made by the firm will be profitable or equal any specific performance level(s).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by clients to Steadfast Financial Services, Inc.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Termination of Agreement

The client may cancel any of the aforementioned agreements without penalty within five (5) business days after signing the Agreement, after which time a client may terminate any of the aforementioned agreements upon 10 days prior written notice to Steadfast Financial Services, Inc. and paying the rate for the time spent on the investment advisory engagement prior to the date of termination. If the client made an advance payment, Steadfast Financial Services, Inc. will refund any unearned portion of the advance payment, less any expenses incurred by Advisor up to and including such date.

Steadfast Financial Services, Inc. may terminate any of the aforementioned agreements upon 10 days written notice to the client. If the client made an advance payment, Steadfast Financial Services, Inc. will refund any unearned portion of the advance payment, less any expenses incurred by Advisor up to and including such date.

Past Due Accounts and Termination of Agreement

Steadfast Financial Services, Inc. reserves the right to stop work on any account that is more than 30 days overdue. In addition, Steadfast Financial Services, Inc. reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Steadfast Financial Services, Inc.'s judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days of termination.

Performance-Based Fees and Side-By-Side Management - Item 6

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Steadfast Financial Services, Inc. does not engage in side-by-side management.

Types of Clients - Item 7

Types of Clients

Steadfast Financial Services, Inc. generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

The minimum initial account size for an Investment Advisory Agreement is \$200,000 of assets under management, which equates to an annual fee of \$2,000. There is no account minimum for other investment advisory services Steadfast Financial Services, Inc. provides.

Steadfast Financial Services, Inc. has the discretion to waive the account minimum. Other exceptions will apply to employees of Steadfast Financial Services, Inc. and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss - Item 8

Methods of Analysis

Security analysis methods primarily include fundamental, technical and cyclical analysis:

- **Fundamental Analysis** – fundamental analysis is a technique that attempts to determine a security's value by focusing on underlying factors that affect a company's actual business and its future prospects. The term refers to the analysis of the economic well-being of a financial entity as opposed to only its price movements.
- **Technical Analysis** – technical analysis is a technique that relies on the assumption that current market data (such as charts of price, volume, and open interest) can help predict future market trends, at least in the short term. It assumes that market psychology influences trading and can predict when stocks will rise or fall.
- **Cyclical Analysis** – cyclical analysis is a technique that looks at cycles, specifically analyzing the way prices follow certain patterns and trends.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Steadfast Financial Services, Inc. subscribes to research and other web-based services provided by BlackRock Model Portfolios. This free subscription is available to all investment advisers and not just advisers who use investment products offered or managed by BlackRock, Inc. (including iShares and BlackRock Mutual Funds). As a result of this research, our portfolios include investment in iShares and BlackRock Mutual Funds. However, we are under no obligation to use these investments. BlackRock, Inc. affiliates earn revenue from other advisers' investments in BlackRock, Inc. investment products.

Steadfast Financial Services, Inc. also subscribes to research, asset allocation models, and other web-based services provided by Dimensional Funds Advisors (DFA). DFA funds offer broad diversification and most are structured for low turnover, so as to significantly lessen the often-substantial transaction costs incurred by mutual funds and ETFs as they trade securities within the fund. Consequently, the DFA funds' total fees and costs are believed to be generally lower than the total fees and expenses incurred by most other funds (including many ETFs and index funds) when comparing funds in the same asset class(es). As a result, our portfolios include investment in various DFA Funds. However, we are under no obligation to use these investments.

Other sources of information that Steadfast Financial Services, Inc. may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Raymond James information/services, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation. A tactical asset allocation approach may also be used when one asset class is substantially undervalued/overvalued compared to other asset classes. We use passively-managed index, exchange-traded funds, and actively-managed funds. Portfolios are globally diversified to control the risk associated with traditional markets.

Steadfast Financial Services, Inc. does not adhere to the principle of attempting to "time" the market or "switch" completely to a particular asset class to take advantage of peculiar or temporary market cycles. It may, however, use a tactical asset allocation approach when one asset class is considered substantially undervalued/overvalued compared to other asset classes.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Other strategies may include long-term purchases.

Risk of Loss

Investing in securities involves risk of loss that a client should be prepared to bear.

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Concentrated Position Risk:** Certain Associated Persons may recommend that clients concentrate account assets in an industry or economic sector. In addition to the potential concentration of accounts in one or more sectors, certain accounts may, or may be advised to, hold concentrated positions in specific securities. Therefore, at times, an account may, or may be advised to, hold a relatively small number of securities positions, each representing a relatively large portion of assets in the account. As a result, the account will be subject to greater volatility than a more sector diversified portfolio. Investments in issuers within an industry or economic sector that experiences adverse economic, business, political conditions or other concerns will impact the value of such a portfolio more than if the portfolio's investments were not so concentrated. A change in the value of a single investment within the portfolio will affect the overall value of the portfolio and will cause greater losses than it would in a portfolio that holds more diversified investments.
- **Preferred Securities Risk:** Preferred Securities have similar characteristics to bonds in that preferred securities are designed to make fixed payments based on a percentage of their par value and are senior

to common stock. Like bonds, the market value of preferred securities is sensitive to changes in interest rates as well as changes in issuer credit quality. Preferred securities, however, are junior to bonds with regard to the distribution of corporate earnings and liquidation in the event of bankruptcy. Preferred securities that are in the form of preferred stock also differ from bonds in that dividends on preferred stock must be declared by the issuer's board of directors, whereas interest payments on bonds generally do not require action by the issuer's board of directors, and bondholders generally have protections that preferred stockholders do not have, such as indentures that are designed to guarantee payments – subject to the credit quality of the issuer – with terms and conditions for the benefit of bondholders. In contrast preferred stocks generally pay dividends, not interest payments, which can be deferred or stopped in the event of credit stress without triggering bankruptcy or default. Another difference is that preferred dividends are paid from the issuer's after-tax profits, while bond interest is paid before taxes.

- **Risks Associated with Investing in Buffer ETFs:** Buffer ETFs are also known as defined-outcome ETFs since the ETF is designed to offer downside protection for a specified period of time. These ETFs are modeled after options-based structured notes, but are generally cheaper, and offer more liquidity. Buffer ETFs are designed to safeguard against market downturns by employing complex options strategies. Buffer ETFs typically charge higher management fees that are considerably more than the index funds whose performance they attempt to track. Additionally, because buffer funds own options, they do not receive dividends from their equity holdings. Both factors result in the underperformance of the Buffer ETF compared to the index they attempt to track. Clients should carefully read the prospectus for a buffer ETF to fully understand the cost structures, risks, and features of these complex products.
- **Pandemic Risk:** Large-scale outbreaks of infectious disease can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption. It is difficult to predict the long-term impact of such events because they are dependent on a variety of factors including the global response of regulators and governments to address and mitigate the worldwide effects of such events. Workforce reductions, travel restrictions, governmental responses and policies and macroeconomic factors will negatively impact investment returns.
- **Cryptocurrency Risk:** Cryptocurrency (e.g., bitcoin and ether), often referred to as “virtual currency”, “digital currency,” or “digital assets,” is designed to act as a medium of exchange. Cryptocurrency is an emerging asset class. There are thousands of cryptocurrencies, the most well-known of which is bitcoin. Certain of the firm's clients may have exposure to bitcoin or another cryptocurrency, directly or indirectly through an investment such as an ETF or other investment vehicles. Cryptocurrency operates without central authority or banks and is not backed by any government. Cryptocurrencies may experience very high volatility and related investment vehicles may be affected by such volatility. As a result of holding cryptocurrency, certain of the firm's clients may also trade at a significant premium or discount to NAV. Cryptocurrency is also not legal tender. Federal, state or foreign governments may restrict the use and exchange of cryptocurrency, and regulation in the U.S. is still developing. The market price of many cryptocurrencies, including bitcoin, has been subject to extreme fluctuations. If cryptocurrency markets continue to be subject to sharp fluctuations, investors may experience losses if the value of the client's investments decline. Similar to fiat currencies (i.e., a currency that is backed by a central bank or a national, supra-national or quasi-national organization), cryptocurrencies are susceptible to theft, loss and destruction. Cryptocurrency exchanges and other trading venues on which cryptocurrencies trade are relatively new and, in most cases, largely unregulated and may therefore be more exposed to fraud and failure than established, regulated exchanges for securities, derivatives and other currencies. The SEC has issued a public report stating U.S. federal securities laws require treating some digital assets as securities.

Cryptocurrency exchanges may stop operating or permanently shut down due to fraud, technical glitches, hackers or malware. Due to relatively recent launches, most cryptocurrencies have a limited trading history, making it difficult for investors to evaluate investments. Generally, cryptocurrency

transactions are irreversible such that an improper transfer can only be undone by the receiver of the cryptocurrency agreeing to return the cryptocurrency to the original sender. Digital assets are highly dependent on their developers and there is no guarantee that development will continue or that developers will not abandon a project with little or no notice. Third parties may assert intellectual property claims relating to the holding and transfer of digital assets, including cryptocurrencies, and their source code. Any threatened action that reduces confidence in a network's long-term ability to hold and transfer cryptocurrency may affect investments in cryptocurrencies.

Many significant aspects of the U.S. federal income tax treatment of investments in cryptocurrency are uncertain and an investment in cryptocurrency may produce income that is not treated as qualifying income for purposes of the income test applicable to regulated investment companies. Certain cryptocurrency investments may be treated as a grantor trust for U.S. federal income tax purposes, and an investment by the firm's clients in such a vehicle will generally be treated as a direct investment in cryptocurrency for tax purposes and "flow-through" to the underlying investors.

- Securities Backed Lines of Credit (SBLOCs): SBLOCs are non-purpose loans where you pledge assets in your account as collateral in return for a loan. The loan proceeds can be used for purposes other than to purchase or trade securities. Depending on your objectives, we can help you apply for a SBLOC. This can be a strategic alternative to liquidating assets to pay for unexpected expenses, a business opportunity, or a personal goal, any of which could trigger capital gain taxes. While we do not receive a fee for arranging these loans, our assistance in this process presents a conflict of interest, as we have an incentive for you to maintain these assets in your account instead of liquidating them, as liquidation could decrease the asset-based fees that we earn for managing your account. To address this conflict, we only make recommendations to obtain such loans when we believe obtaining a SBLOC is in the best interests of clients. Clients should note that they retain the ultimate decision to obtain such loans. The following are some of the primary risks associated with obtaining a SBLOC:
 - Interest rate payments on the principal balance of the loan are not fixed and may increase;
 - If the value of the securities pledged as collateral decrease, you will be liable for any deficiency;
 - The lender can force the sale or liquidation of securities held as collateral without contacting you in advance to meet collateral requirements and you are not entitled to choose which securities are liquidated or sold;
 - You are only entitled to draw on the line to the extent there is credit availability; and
 - There may be additional risks when money funds or similar investments may produce less interest income or other yield than the interest you are paying on the loan.

We urge our clients to carefully read all disclosures and agreements prior to entering into an SBLOC or non-purpose loan. While we can assist in the application process, we are not involved in the approval process.

- Artificial Intelligence ("AI") Risk: We may rely on programs and systems that utilize AI, machine learning, probabilistic modeling, and other data science technologies ("AI Tools") when delivering our services. AI Tools are also used to record and transcribe client meetings. Clients should note that AI Tools are highly complex, and are known to have been flawed, hallucinate, reflect biases included in the data on which such tools are trained, be of poor quality, or be otherwise harmful. AI Tools present Cybersecurity Risk. The U.S. and global legal and regulatory environment relating to the use of AI Tools is uncertain and rapidly evolving, and could require changes in the firm's implementation of AI Tools and increase compliance costs and the risk of non-compliance. Further, the firm may rely on AI Tools developed by third parties, and the firm has limited control over the accuracy and completeness of such AI Tools.

Clients who do not want us to record their meetings have the option to opt out at the time of the meeting.

Disciplinary Information - Item 9

In February 2015, Steadfast Financial Services, Inc. and Raymond Johnson, our President at the time, jointly entered into a stipulation and consent agreement with the State of Florida Office of Financial Regulation, which included a finding that Steadfast Financial Services, Inc.'s invoices failed to include, or included incomplete, formulas used for calculating investment advisory fees in violation of Rules 69W600.0131(1)(T) and 69W600.0132, Florida Administrative Code and Sections 517.161(1)(A) AND (H), Florida Statutes. Steadfast Financial Services, Inc. and Mr. Johnson agreed to a joint administrative fine of \$5,000. This event caused no customer harm.

The firm and its employees have not been involved in any legal events related to past or present investment clients.

Other Financial Industry Activities or Affiliations - Item 10

Our firm and our related persons conduct financial industry relationships on an independent and unaffiliated basis. This practice minimizes any material client advisory business conflict of interest.

Steadfast Financial Services, Inc. has no arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

Mr. Johnson and Mr. McGahey are not involved in any other financial industry activities and do not have any financial industry affiliations.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading - Item 11

Code of Ethics

The employees of Steadfast Financial Services, Inc. have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Steadfast Financial Services, Inc. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of Steadfast Financial Services, Inc. Code of Ethics.

Personal Trading

The Chief Compliance Officer of Steadfast Financial Services, Inc. is Matthew S. McGahey. He reviews all employee trades, including his own, each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Because most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices - Item 12

Selecting Brokerage Firms

Steadfast Financial Services, Inc. has institutional custodial relationship with Raymond James & Associates, Inc. (RJA), an independent and unaffiliated SEC-registered broker-dealer and member of the Financial Industry Regulatory Authority ("FINRA"), The New York Stock Exchange and the Securities Investor Protection Corporation ("SIPC"). RJA offers us services which include custody of securities, trade execution, clearance, and settlement of transactions. Our investment adviser representatives are not registered representatives of RJA; and, they do not receive commissions or other compensation from recommending the brokerage or custodial services offered by RJA.

We believe that RJA provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by RJA, including the value of research provided, the company's reputation, execution capabilities, commission rates, and responsiveness to our Clients and our firm. In recognition of the value of research services and additional brokerage products and services RJA provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere. While Steadfast Financial Services, Inc. may not always obtain the lowest commission rate, Steadfast Financial Services, Inc. believes the rate is reasonable in relation to the value of the brokerage and research services provided.

Research and Other Soft Dollar Benefits

Although not considered "soft dollar" compensation, Steadfast Financial Services, Inc. will receive various benefits from RJA in the form of access to a trading desk, dedicated support staff, custody, reporting, and related services, many of which are not typically available to RJA retail customers. RJA also makes available various support services. Some of those services help us manage or administer our Clients' accounts while others help us manage our business. Some of RJA's support services are available on an unsolicited basis (we don't have to request them) and at no charge to us as long as we custody Client assets in accounts at RJA. Below is a description of RJA's support services:

Services that Benefit Client: RJA's services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through RJA include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. RJA also generates reports and statements at no additional cost to our Clients. RJA's services described in this paragraph generally benefit you and your account.

Services that May Not Directly Benefit Clients: RJA also makes available to us other services that benefit us but may not directly benefit you or your account. These services assist us in managing and administering our Clients' accounts. They include investment research, consolidated access to Client account data, pricing and other market data; and portfolio reporting.

Brokerage for Client Referrals

We do not receive Client referrals from broker-dealers and custodians with which we have an institutional advisory arrangement. Also, we do not receive other benefits from a broker-dealer in exchange for Client referrals.

Directed Brokerage

The Client may direct brokerage to a specified broker-dealer other than the firm recommended by Steadfast Financial Services, Inc. In the event that a Client directs Steadfast Financial Services, Inc. to use a particular broker-dealer, the firm may not be authorized under these circumstances to negotiate commissions and may not be able to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commission charges may exist between the commissions charged to Clients who direct the firm to use a particular broker-dealer and those who do not.

Trade Aggregation/Block Trading

Steadfast Financial Services, Inc. may aggregate transactions in equity and fixed income securities for a Client with other Clients to improve the quality and cost of execution. When transactions are aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the Client account will be deemed to have purchased or sold its proportionate share of the securities involved at the average price obtained. Steadfast Financial Services, Inc. may determine not to aggregate transactions, for example, based on the size of the trades, the number of Client accounts, the timing of the trades, and the liquidity of the securities. If the firm does not aggregate orders, some Clients purchasing securities around the same time may receive a less favorable price than other Clients. This means that this practice of not aggregating may cost Clients more money. Steadfast Financial Services, Inc. and/or its Associated Persons may participate in block trades with Clients; however, Steadfast Financial Services, Inc. and/or its Associated Persons will not participate on a pro rata basis for partial fills.

Review of Accounts - Item 13

Periodic Reviews

Client portfolios will be reviewed regularly to determine that the portfolios are being managed in accordance with the client's stated goals and objectives and our investment philosophy. The nature and frequency of reports to clients are determined primarily by the particular needs of each client. In addition, through telephone calls and in-person meetings, we will keep clients informed of the investment policy and strategy being used to seek to achieve clients' investment objectives. Client portfolio reviews are conducted no less than annually.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Accounts are reviewed by Raymond Johnson and Matt McGahey. They consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. Investment Advisory Agreement clients receive written or electronic quarterly updates. The written updates may include an investment performance reports, client invoice, year-end realized gains and losses report, and investment newsletter.

Client Referrals and Other Compensation - Item 14

Custodial Benefits

As described in Item 12 above, we receive economic benefits from our custodial broker dealer in the form of support products and services they make available to us and other independent investment advisors whose clients maintain their accounts at these custodial broker dealers. The availability of custodial products and services is not dependent upon or based on the specific investment advice we provide our clients, such as buying or selling specific securities or specific types of securities for our clients. The products and services provided by the custodial broker dealer, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

Incoming Referrals

Steadfast Financial Services, Inc. has been fortunate to receive many client referrals over the years. The referrals came from current clients, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Steadfast Financial Services, Inc. does not accept referral fees or any form of remuneration from other Professionals when it refers a prospect or client is referred to them.

Other Compensation

Steadfast Financial Services, Inc. may receive from Blackrock, Inc. and Dimensional Funds Advisors research, educational services, or software that assists with our investment management process. Steadfast Financial Services, Inc. does not receive fees or commissions from Blackrock, Inc. or DFA for this arrangement; however, it may give rise to a conflict of interest in that Steadfast Financial Services, Inc. may have an incentive to invest client assets in investments managed by them. Steadfast Financial Services, Inc. addresses this conflict by disclosing this conflict to clients to assure that their interests are considered and must recommend securities products that are suitable for the client.

Clients are encouraged to direct any questions to Steadfast Financial Services, Inc. regarding the compensation it receives.

Custody - Item 15

Steadfast Financial Services, Inc. has custody of clients' funds to the extent that it has the ability to deduct fees from clients' accounts. Steadfast Financial Services, Inc. does not act as a custodian of client assets. The client always maintains asset control. Steadfast Financial Services, Inc. places trades for clients under a limited power of attorney.

Account Statements

All assets are held at qualified custodians, which means that the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Steadfast Financial Services, Inc.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our spreadsheet software. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate.

Investment Discretion - Item 16

Discretionary Authority for Trading

Steadfast Financial Services, Inc. accepts discretionary authority to manage securities accounts on behalf of clients. Steadfast Financial Services, Inc. has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. Steadfast Financial Services, Inc. does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in clients' accounts on clients' behalf so that we may promptly implement the investment policy that clients have approved.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that we may execute the trades that clients have approved.

Voting Client Securities - Item 17

Steadfast Financial Services, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the cover page.

Financial Information - Item 18

Steadfast Financial Services, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Steadfast Financial Services, Inc. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Requirements of State-Registered Advisers - Item 19

Principal Executive Officers and Management Persons

Matthew S. McGahey, CFP®, ChFC®, CKA® RICP®, is Steadfast Financial Services, Inc.'s sole Principal Executive Officer. Please refer to Item 2 of Mr. McGahey's Form ADV Part 2B supplement below for information about his education and business background.

Outside Business Activities

Mr. McGahey is not involved in any other financial industry activities and does not have any financial industry affiliations.

Performance Based Fees

We and our Associated Persons do not accept performance based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the client's assets.

Disciplinary Information

Please refer to Item 9 of this brochure for information about Mr. McGahey's disciplinary history.

Other Relationships or Arrangements With Issuers of Securities

Our firm and our related persons do not have any relationships or arrangements with any issuer of securities.

Miscellaneous

Class Action Lawsuits

From time to time, securities held in the accounts of clients will be the subject of class action lawsuits. Steadfast Financial Services, Inc. has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, the firm has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by clients.

Where the firm receives written or electronic notice of a class action lawsuit, settlement, or verdict affecting securities owned by a client, it will forward all notices, proof of claim forms, and other materials, to the client. Electronic mail is acceptable where appropriate, and the client has authorized contact in this manner.

Confidentiality

Steadfast Financial Services, Inc. views protecting its customers' private information as a top priority and, pursuant to the requirements of the Gramm-Leach-Bliley Act, the firm has instituted policies and procedures to ensure that customer information is kept private and secure.

Steadfast Financial Services, Inc. does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client account, Steadfast Financial Services, Inc. may share some information with its service providers, such as financial planning software, performance reporting vendor, transfer agents, custodians, broker-dealers, accountants, and lawyers.

Steadfast Financial Services, Inc. restricts internal access to nonpublic personal information about its clients to those employees who need to know that information in order to provide products or services to the client. Steadfast Financial Services, Inc. maintains physical and procedural safeguards that comply with state and federal standards to guard a client's nonpublic personal information and ensure its integrity and confidentiality. As emphasized above, it has always been and will always be the firm's policy never to sell information about current

or former customers or their accounts to anyone. It is also the firm's policy not to share information unless required to process a transaction, at the request of the client, or as required by law.

A copy of the firm's privacy policy notice will be provided to each client prior to, or contemporaneously with, the execution of the Advisory Agreement. Thereafter, the firm will deliver a copy of the current privacy policy notice to its clients on an annual basis. If you have any questions on this policy, please contact Matt McGahey, CFP®, at (407) 786-0092 or by email at: Matt@steadfastwealth.com.

Raymond L. Johnson
Investment Adviser Representative

Steadfast Financial Services, Inc.

Located At:
691 Cricklewood Terrace
Lake Mary, FL 32746

Supervised From:
411 Spring Valley Lane,
Altamonte Springs FL 32714

Phone: (407) 786-0092

Fax: (407) 358-5468

Raymond@steadfastwealth.com

www.steadfastwealth.com

July 11, 2024

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Raymond Johnson that supplements Steadfast Financial Services, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (407) 786-0092 if you did not receive Steadfast Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Raymond Johnson is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Johnson's CRD number is 1889123.

Educational Background and Business Experience - Item 2

Principal Executive Officers and Management Persons

Raymond Johnson

Year of Birth: 1951

Formal Education:

- B.S.B.A., Finance, University of Central Florida, 1973
- M.S., Accounting, University of Central Florida, 1976
- M.T., Taxation, University of Denver, 1982

Business Background:

- Founder/Investment Adviser Representative, Steadfast Financial Services, Inc., 01/2022- Present
- President/CCO/ Investment Adviser Representative, Steadfast Financial Services, Inc. 04/1998 to 12/2021
- Independent Marketing Representative, Anchor/Russell, 5/1998-7/2001
- Client Manager, Ronald Blue & Co., LLC, 1/1986 to 3/1998

Disciplinary Information - Item 3

Please refer to Item 9 of the firm's Form ADV Part 2A Brochure for information about Mr. Johnson's disciplinary history.

Other Business Activities - Item 4

Mr. Johnson is not involved in any other financial industry activities and does not have any financial industry affiliations.

Additional Compensation – Item 5

Mr. Johnson does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Johnson is an investment adviser representative of Steadfast Financial Services, Inc. In this role, Mr. Johnson is responsible for the monitoring of client portfolios for investment objectives and other supervisory reviews. Mr.

Johnson is supervised by Matthew S. McGahey, the President of Steadfast Financial Services, Inc. Clients may contact Mr. McGahey at the phone number listed on the cover of this Brochure Supplement.

Steadfast Financial Services, Inc. has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Johnson adheres himself to Steadfast Financial Services, Inc.'s code of ethics and compliance manual as mandated.

Additionally, Steadfast Financial Services, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Steadfast Financial Services, Inc. and its employees. As a registered entity, Steadfast Financial Services, Inc. is subject to examinations by regulators, which may be announced or unannounced. Steadfast Financial Services, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

Requirements for State-Registered Advisers - Item 7

Disciplinary Information

Mr. Johnson has not been involved in any disciplinary events that are required to be reported in this section.

Bankruptcy Petition

Mr. Johnson has not been subject to a bankruptcy petition.

Matthew S. McGahey, CFP[®], ChFC[®], CKA[®] RICP[®]
President/CCO/Investment Adviser Representative

Steadfast Financial Services, Inc.

411 Spring Valley Lane,
Altamonte Springs FL 32714

Phone: (407) 786-0092

Fax: (407) 358-5468

Matt@steadfastwealth.com

www.steadfastwealth.com

February 15, 2022

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Matthew S. McGahey that supplements Steadfast Financial Services, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (407) 786-0092 if you did not receive Steadfast Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew S. McGahey is available on the SEC's website at www.adviserinfo.sec.gov. Mr. McGahey's CRD number is 6193812.

Educational Background and Business Experience - Item 2

Principal Executive Officers and Management Persons

Matthew S. McGahey, CFP®, ChFC®, CKA® RICP®

Year of Birth: 1986

Formal Education:

- B.S.B.A., Business Management, University of Central Florida, 2008

Business Background:

- President/CCO, Steadfast Financial Services, Inc. 01/22 to Present
- Investment Adviser Representative, Steadfast Financial Services, Inc. 1/14-Present
- Administrative Assistant, Steadfast Financial Services, Inc. 1/13-12/13
- Branch Manager, Enterprise Rent-a-Car, 8/08-12/12

Professional Designations Qualifications:

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 68,000 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); 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® certification.

Chartered Financial Consultant® [ChFC®]

The Chartered Financial Consultant designation is a financial credential awarded by the American College to individuals who satisfy educational, work experience and ethics requirements. Recipients of the ChFC certification have completed, and passed examinations, on at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain this designation, ChFC holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE"), which includes at least 30 hours of continuing education every two years.

Certified Kingdom Advisor® [CKA®]:

Certified Kingdom Advisor® is a professional designation granted by Kingdom Advisors, Inc., a not-for-profit organization established in 2003, to individuals who have satisfied the following requirements:

- Candidates must sign a Statement of Faith, obtain a letter of reference from a pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship, and submit two client references.
- Experience Requirements - Candidates must either hold one of the following industry approved designations: CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD or hold 10 years of experience in the professional discipline in which they applied for the CKA® designation. Disciplines include insurance, investments, accounting, law, and financial planning.
- Educational Requirements - Complete the 60-hour CKA® Educational Program, a 3-credit hour equivalent certificate program offered by Indiana Wesleyan University and must pass a national proctored exam.
- Examination – Pass the CKA® national proctored exam.

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

- Continuing Education – Complete 10 hours of continuing education hours each year.
- Ethics – Kingdom Advisors (KA) requires all Certified Kingdom Advisor® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the Certified Kingdom Advisor® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violations, as well as a set of public disciplinary procedures to oversee the investigation of potential violations of such principles.

Retirement Income Certified Professional® [RICP®]:

The RICP® designation, awarded by the American College of Financial Services, demonstrates a focus on all aspects of the post-retirement investment distribution phase, including all aspects of the retirement income planning process. RICP® designees must complete 6 steps to earn the designation: 1. Submit registration and fee; 2. Successfully complete a three-part specialized program on retirement income planning; 3. Pass three separate detailed written examinations; 4. Upon passing the examinations, submit the accreditation application and fee; 5. Complete annual continuing educational requirements; 6. Pledge to abide by the designation's Code of Ethics.

Disciplinary Information - Item 3

Mr. McGahey has not been involved in any reportable disciplinary events.

Other Business Activities - Item 4

Mr. McGahey is not involved in any other financial industry activities and does not have any financial industry affiliations.

Additional Compensation – Item 5

Mr. McGahey does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. McGahey is an investment adviser representative of Steadfast Financial Services, Inc. In this role, Mr. McGahey is responsible for the monitoring of client portfolios for investment objectives and other supervisory reviews. Mr. McGahey is also the Chief Compliance Officer of Steadfast Financial Services, Inc. In this capacity, Mr. McGahey is responsible for the implementation of the firm's compliance program.

Steadfast Financial Services, Inc. has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. McGahey adheres himself to Steadfast Financial Services, Inc.'s code of ethics and compliance manual as mandated.

Additionally, Steadfast Financial Services, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Steadfast Financial Services, Inc. and its employees. As a registered entity, Steadfast Financial Services, Inc. is subject to examinations by regulators, which may be announced or unannounced. Steadfast Financial Services, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

Requirements for State-Registered Advisers - Item 7

Disciplinary Information

Mr. McGahey has not been involved in any disciplinary events that are required to be reported in this section.

Bankruptcy Petition

Mr. McGahey has not been subject to a bankruptcy petition.