

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Sandra Faith Hall, CKA[®], LUTCF

Faith Financial Advisors, Inc.

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This brochure supplement provides information about Sandra Faith Hall that supplements the Faith Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Sandra Faith Hall at 513-644-3238 or sandrafh@faithfin.com if you did not receive Faith Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Sandra Faith Hall is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Sandra Faith Hall, CKA[®], LUTCF

Year of Birth: 1958

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
University of Cincinnati	1976 to 1986	1986	BA	Communications, Arts

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Faith Financial Advisors, Inc.	Investment Adviser, Insurance Agency	President, Advisory Representative, insurance agent	05/2013 to Present
Osaic Wealth Inc.	Broker/Dealer	Registered Representative	08/2004 to Present
Faith Financial Freedom	Business Services	President	10/2009 to Present
JMS Realty, LLC	Real Estate	Member	04/2007 to 12/2018
Financial Network Group, Ltd	Investment Adviser	Advisory Representative	07/2004 to 09/2013
Faith Financial Advisors, LLC	Insurance Services	Insurance Agent	01/2008 to 07/2013

Certified Kingdom Advisor[®] designation

The following is an outline of the initial qualification requirements and ongoing annual qualification requirements for the Certified Kingdom Advisor[™] (CKA[®]) designation.

Initial Qualification Requirements

- I. 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 discipline in which applying for the Certified Kingdom Advisor[®] designation. These disciplines include insurance, investments, accounting, law, and financial planning.
- II. Statement of Faith: 1) Signed Statement of Faith and 2) Personal testimony of conversion to Christ
- III. Ethics and Integrity: 1) Signed Code of Ethics and 2) Letters of Reference from pastor or member of pastoral staff including signed statement of church involvement and two client references
- IV. Personal Practice of Financial Biblical Stewardship: Practice of Biblical stewardship in personal life including signed statement on Personal Practice of Financial Biblical Stewardship and written Definition of Stewardship
- V. Application of Biblical Wisdom in Counsel: 1) Educational Requirements - Complete the Kingdom Advisors Core Training and complete the exam following each module with a minimum score of 80%; 2) Leadership Requirements - Current and active member of

Kingdom Advisors in good standing; and 3) Core Beliefs - Review the list of core beliefs and indicate agreement with Kingdom Advisors' Core Beliefs in each area or attach personal belief

VI. Technical Competence: Professional Requirements - Applicants must complete the Kingdom Advisors core training and complete an open book final certification exam. To maintain the designation, designation holders must complete 10 hours of Kingdom Advisors continuing education credits per year.

LUTCF (Life Underwriter Training Council Fellow)

The LUTCF educational program includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients. The designation is offered by The American College, a non-profit educator with an 83-year heritage and the highest level of accreditation, in association with the National Association of Insurance and Financial Advisors (NAIFA).

Item 3 Disciplinary Information

Sandra Faith Hall is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of her or the services offered by her.

Item 4 Other Business Activities

Sandra Hall is a Registered Representative with Osaic Wealth Inc. Osaic Wealth Inc. is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Ms. Hall may recommend securities or insurance products offered by Osaic Wealth Inc. as part of your investment portfolio. If you purchase these products through Ms. Hall, she will receive the customary commissions in her separate capacity as a Registered Representative of Osaic Wealth Inc.

Additionally, Ms. Hall could be eligible to receive incentive awards such as Osaic Wealth Inc. may offer. She will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Ms. Hall an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

Sandra Hall has a fiduciary duty to act in your best interest when acting in an investment adviser representative capacity, including the duty to seek best execution. Therefore, our Company's mutual fund selection and recommendation process takes into consideration several factors in order to meet this requirement. See the ADV Part 2A Brochure, the *Brokerage Practices* section, for additional information on our mutual fund share class selection process.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with Osaic Wealth Inc. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or holding mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or

recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Item 5 Additional Compensation

Sandra Hall does not receive any additional compensation beyond that received as an President of Faith Financial Advisors, Inc..

Item 6 Supervision

As the President of Faith Financial Advisors, Inc., Sandra Hall supervises the advisory activities of our firm. Sandra Hall can be reached at 513-644-3238.

Item 7 Requirements for State Registered Advisers

Sandra Hall does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.