

Part 2A of Form ADV: Firm Brochure

ALIGHT FINANCIAL ADVISORS, LLC

SEC File No. 801-72679

CRD No. 158744

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This brochure provides information about the qualifications and business practices of Alight Financial Advisors, LLC in a text-searchable format. If you have any questions about the contents of this brochure or if you would like the most recent version, please contact us at the above phone number or address, or by visiting us on the Internet at AlightFS.com or email at Alightfscustomerservice@alight.com

Additional information about our firm also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 158744.

Effective date of this brochure: February 1st, 2026

Material Changes

Alight Financial Advisors (“we”, “us”, or “AFA”) became registered with the U.S. Securities and Exchange Commission on September 14, 2011 (registration does not imply a certain level of skills or training). As material changes occur in our firm, including material changes in our structure, personnel, or offerings, we will update our brochure and highlight the changes in this section. There are no material changes in our services at this time.

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1. Start Date/Ownership

Our firm was incorporated in Delaware on January 7, 2011. We went live with our first clients for our plan participant investment advisory/managed account business in autumn 2011.

We are a wholly owned subsidiary of Alight Solutions LLC (Alight Solutions). Alight Solutions is a provider of benefits administration and cloud-based HR and financial solutions, and is a subsidiary of Alight, Inc, a publicly held company whose stock is traded on the New York Stock Exchange under the symbol "ALIT".

2. Description of Our Advisory Business

The Alight IRA

Program Summary

Starting in December of 2024, AFA will offer a Retail Individual Retirement Account ("IRA") solution. The Alight IRA ("Alight IRA managed account services", "managed account services" or "the services") is made available to plan participants in employer sponsored retirement plans for which AFA's parent company, Alight Solutions, is the record keeper. The Alight IRA managed account services allows plan participants to establish an IRA and fund in any way permitted under the Alight IRA managed account services client agreement. AFA has appointed Goldman Sachs Asset Management ("GSAM"), an independent SEC-registered investment advisor to provide subadvisory services for the Alight IRA offering. GSAM is part of The Goldman Sachs Group, Inc., a public company that is a bank holding company, financial holding company and a world-wide, full-service financial services organization. GSAM offers goal and risk-based financial planning and portfolio management services. Managed Account Services provided by GSAM are generally delivered to retail investors accounts through an automated software platform (the "Software Platform") provided by GSAM. As subadvisor on the Alight IRA, GSAM will be responsible for the day-to-day portfolio management of retail investor accounts under the Alight IRA.

Portfolio Management

Alight IRA managed account services include discretionary portfolio management, which includes a complement of different options. The managed account retirement planning tool ("Model") provides personalized asset allocation advice ("Advice"), and contributions, retirement and portfolio withdrawal ("spend down") guidance. The managed account services are informed by an individual investor's ("Investor") inputs about his or her investment objectives, profile and financial needs, and Alight IRA managed account services assumptions as described in METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS below. The services provide a retirement plan ("Plan") that may propose different options for an investor, including a personalized investment allocation ("asset allocation") and future asset allocation glidepath, retirement age, retirement spend down rates, contribution rates to accommodate future contributions to the Plan.

AFA provides certain educational content and guidance, including but not limited to certain projections and suggestions about contributions, retirement age, and portfolio withdrawals, available to Investors through their Alight Worklife portal or website. Educational content and guidance are provided for informational purposes only and does not constitute investment advice or an investment recommendation. AFA is not acting as an investment adviser or fiduciary in providing Investors with access to this information.

Advice Implementation

Using an Investor's available profile information such as current age, expected retirement age, and other demographic and financial inputs, AFA recommends a personalized asset allocation glidepath. An Investor can understand the potential differences in retirement outcomes by adjusting their contribution rate and/or retirement age. The Advice will generally be implemented for the Investor using exchange traded funds (ETFs) and/or mutual funds, as well as the default cash sweep vehicle.

The Investor's asset allocation and glidepath is automatically reviewed at regular intervals by AFA. For example, each year on the birthday of an Investor, as well as quarterly throughout the year, AFA may automatically update its Advice and guidance (based upon information known about the Investor, such as advancement in age, marital status, account balances, level of contributions, retirement spending needs, information received from third-party linked accounts of the Investor and AFA's financial, economic and market assumptions.) These updates may result in a change in the Investor's asset allocations or glidepath. Likewise, AFA monitors the Investor's asset allocations on a daily basis, rebalances the account when it deems the portfolio is out of tolerance with its model asset allocation parameters, and makes adjustments to portfolio holdings when necessary.

3. Assets Under Management

As of February 1st, 2026, AFA manages approximately \$35,054,902,000 in assets on a discretionary basis across all advisory products. The Alight IRA does not have a non-discretionary advice option.

4. Fees and Compensation

AFA charges an advisory fee at an effective annual rate of 0.30 - 0.50% for the Alight IRA managed account services, which is based upon the average daily net assets of the eligible investments and available cash balances in the Alight IRA managed account ("Available Investments"). This fee is accrued daily and is debited from an Investor's Account balance on a quarterly basis in arrears. The fee rate is based upon assets under management per investor and is as follows:

- 50bps on the first \$100,000 of Available Investments
- 40bps on the next \$150,000 of Available Investments
- 30bps on all Available Investments above \$250,000

This fee covers the applicable investment management fees, the investment advisory fees, custodial fees, costs associated with the execution and clearing of transactions, related retirement planning and/or other goals, investment education and support services, and administration costs. As subadvisor, GSAM is entitled to receive a portion of the advisory fee.

Investments in mutual funds, ETFs, and other pooled investment vehicles are subject to additional fees, expenses, and commissions, including sales loads, at the level of the investment vehicle, each of which are disclosed in the applicable investment vehicle's prospectus or offering documents. Investors will also bear their pro rata share of the fund fees and expenses, in addition to the fees and expenses charged by AFA.

AFA charges non-advisory account fees to cover the cost of the custodial arrangement required to maintain an Investor's Account. The most commonly incurred non-advisory fees below. For a full listing of non-advisory account fees please visit AlightFS.com/fees.

Fee Type	Fee Rate
Account Closing Fee	\$95
Paper Statements	\$5 per statement
Outgoing Wire	\$25

5. Performance-based Fees and Side-by-side Management

AFA does not charge any performance-based fees, that is, fees based on: a share of the capital gains or capital appreciation of the assets in a client's account; investment performance; or other incentive arrangements. AFA charges fees for the Alight IRA solely as described in FEES AND OTHER COMPENSATION above. AFA does not compensate its supervised persons with performance-based fees.

As a result, AFA does not have any conflicts of interest that might arise from charging fees calculated on varying bases for various client accounts.

6. Types of Clients

The Alight IRA offering is only available to plan participants in certain employer sponsored defined contribution retirement plan clients of AFA's parent company, Alight Solutions, LLC, who are seeking support with their retirement saving and investing.

7. Methods of Analysis, Investment Strategies, and Risk of Loss

AFA relies upon the advice methodology provided by GSAM in order to deliver Advice for the Alight IRA managed account services. AFA's policy is to exercise high levels of care and prudence in making and implementing investment decisions for managed accounts, including but not limited to ongoing review and monitoring of GSAM's investment methodology, processes, and procedures.

In order to develop an appropriate retirement Plan, AFA's Advice relies on certain assumptions based on AFA's understanding of the global macro-economy, financial markets and certain laws and regulations, including regulations by the Internal Revenue Service. Investor data provided by an account custodian(s), defined contribution plan recordkeeper(s), and certain additional information provided by the Investor is also considered in determining the Advice, as applicable.

Relevant assumptions made in connection with determining the Advice are derived from information referenced above, which generally include, but are not limited to:

- **Anticipated retirement age.**
- **Planning horizon.** The planning horizon is based on Investor's (and the Investor's spouse's, if such information is provided by the Investor) demographic information and longevity to calculate a possible lifespan.
- **Anticipated guaranteed sources of income.** Income sources include Social Security benefit, defined benefit pensions and annuities, along with their respective commencement dates and terms, if applicable.
- **Desired retirement income.** The level of spending AFA assumes the Investor(s) (or surviving spouse) desires once retired, is based on the Investor's salary or income and level of contributions.
- **Advice risk factor assumptions.** These assumptions do not impact the Advice if the Investor does not provide additional information. To the extent the Investor provides information, the Advice may change. Risk factors include:
 - Health status
 - Skill level (ability to grow salary or income)
 - Salary or income risk
 - Investor's preference for limiting the risk level of their accounts
- **Confidence level.** Markets may perform better or worse than expected when considering the thousands of possible economic and financial market scenarios simulated by the Model. The Advice is based on a level of confidence that the Investor will be able to achieve his or her retirement spending goal over the course of the Investor's planning horizon. The Investor is shown different estimated retirement spending outcomes at different confidence levels to show the variability in potential retirement outcomes based on the recommended asset allocation glidepath and hypothetical future market outcomes. The confidence level is not a guarantee of returns.

Asset allocation advice

Some details of the Advice risk factors, and their potential impact are described below.

- The gender and marital status of the Investor may change the planning horizon and, accordingly, alter the personalized glidepath to reflect the new planning horizon.
- Investors with above average *health risk* are anticipated to have below-average longevity and may not require as many years of their desired retirement spending as an assumed average Investor.
- Investors with above average *salary risk* may experience greater fluctuations in their income than average.
- Investors with above average *sequence risk* have an above average reliance on their portfolio withdrawals for their retirement spending. Sequence risk is the risk that an investor faces below average or negative investment returns at an inopportune time and is generally highest for investors near retirement.
- Investors with an above average *funding gap* are at above average risk of not achieving their desired retirement spending levels. A funding gap means the Investor is underfunded.

Contributions guidance

In order to increase the likelihood that the Investor achieves the retirement income goal, the Model may provide guidance about additional contributions. Contributions may be assumed to be made to an Individual Retirement Account (IRA), Simplified Employee Pension IRA and/or a taxable brokerage account.

Retirement age guidance

If the Model deems the combination of asset allocation advice and contributions guidance to be insufficient to meet the Investor's retirement spending goal (i.e. the funding gap), the Model may suggest that the Investor consider delaying their retirement if they want to seek to sustain their pre-retirement standard of living.

Portfolio withdrawals guidance

A final output of the Model is the Investor's portfolio withdrawals. The Model will provide guidance about a projected monthly portfolio withdrawal in retirement based on the Investor's planning horizon and confidence level.

The Model seeks the highest projected monthly withdrawal amount that the Investor can potentially sustain through the planning horizon, given the asset allocation glidepath, contributions rate, and retirement age at a 70% confidence level.

Risk of Loss Relating to Alight IRA Managed Account Services

General Risks— Alight IRA Managed Account Services involve risk, including loss of principal, which investors should be prepared to bear. Under normal conditions, an Investor's asset allocation will typically become more conservative over time as retirement approaches through a reduced allocation to equity funds and an increased allocation to fixed income funds in accordance with the baseline glidepath, subject to certain guardrails around the baseline glidepath established by AFA and adjustments based on information about an Investor's retirement circumstances and goals. A conservative asset allocation does not mean that the asset allocation or its underlying investments are without risk. The Investor Accounts are subject to the risks associated with their underlying investments. These risks change over time as the asset allocation strategy adjusts. There is no assurance that the asset allocation strategy or any underlying investment will achieve its investment objective, and each will fluctuate due to market conditions and other factors, including various market, liquidity, currency, economic, political and other risks. The ability of the asset allocation strategy to meet its investment objective is directly related to the information that AFA receives (and the accuracy of that information), the ability of the underlying investments to meet their investment objectives, and the allocation among those investments. There is no guarantee Alight IRA Managed Account Services will provide adequate income at or through retirement.

Risks Associated with Using the Alight IRA Managed Account Services Algorithms—The algorithms used by the Alight IRA Managed Account Services ("Managed Account Services Algorithms") are based on the capital market assumptions and analysis of AFA. The investment objectives of the Managed Account Services Algorithms are not intended to replicate a perfect "model" portfolio, but are, instead, intended to reflect the investment philosophy of AFA. The Managed Account Services Algorithms also entail the use of sophisticated statistical calculations and complex computer systems, and there is no assurance that AFA will be successful in carrying out such calculations correctly, or that the use of these quantitative models and systems will not expose Investor Accounts to the risk of significant losses. More specifically, AFA's ability to implement key investment objectives is dependent on a number of considerations, including, but not limited to, the economic, analytical and mathematical components and assumptions of each model, the accurate encapsulation of those components in a complex computational environment (including the Software Platform), the data quality incorporated into the models, changes in market conditions, the successful expression of the models' views into any applicable investment portfolio construction, and the ability of authorized personnel of AFA or an Institution to interpret and implement model outputs. Several of the aforementioned considerations (and others) present the possibility of human error. While AFA has established certain systematic rules and processes for monitoring Investor portfolios to ensure they are managed in accordance with their investment objectives, there is no guarantee that these rules or processes will effectively manage the risks associated with the Managed Account Services Algorithms in all market conditions. Consequently, while AFA employs controls to help ensure that models are sound in their development and appropriately adapted, calibrated and implemented into the Software Platform, the risks and certain errors associated with the Managed Account Services Algorithms can and will persist. Furthermore, errors can be very difficult to detect in some instances, with some errors potentially going undetected for long periods of time, or not detected at all. AFA's controls and processes are designed to help ensure that certain types of errors are subject to review once discovered, however, the effect of errors on the investment process and, as applicable, Investor Account performance (positive or

negative) may not be fully apparent when discovered.

Risks Related to Exchange-Traded Funds — Exchange-traded funds present market and liquidity risks, as they are listed on a public securities exchange and are purchased and sold via the exchange at the listed price, which price will vary based on current market conditions and may deviate from the net asset value of the exchange-traded fund's underlying portfolio.

Risks Related to Inflation — When any type of inflation is present, purchasing power may be eroding at the rate of inflation.

Risks Related to Accuracy of Information—AFA bases its investment advice with respect to Alight IRA Managed Account Services on information provided by Investors, or, as applicable, data held with a recordkeeper. If AFA were to receive inaccurate or false information, or fail to provide material information, the quality and applicability of the investment strategies, recommendations made to, and, if applicable, management of Investor Accounts can be materially impacted (the same applies to information provided by a plan's recordkeeper). AFA can and will also receive data and information about Investors from its third-party custodian and broker. Additionally, AFA can and will utilize data and information from one or more third-party data providers in order to evaluate and analyze securities. If such data and/or information were to prove inaccurate, false or otherwise materially compromised, the quality and applicability of the investment strategies, recommendations made to, and, if applicable, AFA's management of Investor Accounts could be materially impacted.

8. Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. Our firm and our management personnel have no reportable disciplinary events to disclose.

9. Other Financial Industry Activities and Affiliations

Some of our advisory associates are also employed in various corporate capacities by Alight Solutions. We pay Alight Solutions for all of our expenses incurred by it that relate to the operation of our business including costs associated with total employee compensation, supervised persons licenses, rent and utilities, furniture and equipment, computers, and telephones. All such expenses, and allocation methodologies thereof, are governed by an expense sharing agreement between us and Alight Solutions.

Alight Financial Solutions, LLC (AFS), is a registered broker dealer and also a wholly owned subsidiary of Alight Solutions LLC.

AFS acts as the introducing broker for the Self-Managed IRA version of the Alight IRA, which was designed for investors who prefer to 'Do-it-Myself'. For this option, plan participants may choose to establish an IRA brokerage account and fund in any way applicable for IRA accounts where the account holder is responsible for the direction of account investments. This is a separate offering from the Alight IRA Managed Account Services and has a separate set of fees.

If a plan participant or beneficiary desires to affect a rollover from a plan to an IRA account advised or managed by AFA (e.g., the Alight IRA), or if AFA, AFS or one of their affiliates makes a recommendation to affect a rollover, AFA may have a conflict of interest given that the advisory fees on the Alight IRA offering can reasonably be expected to be higher than those AFA receives in connection with the Workplace Retirement Solutions due to the individualized nature of our IRA-related services. To manage such conflicts, AFA will disclose relevant information about the applicable fees it charges for advising or managing an Investor's Account, as well as reviewing the benefits each retirement account allows for before opening an account to receive the rollover. The decision as to whether to take a distribution from any retirement account rests solely with the individual participant and beneficiaries.

Some of AFA's employees are also affiliated with AFS but receive no sales-based compensation in connection with any recommendation they provide customers.

Finally, please note a number of investment management firms whose funds are made available to plan participants for investment may be clients of Alight Solutions. We maintain strict standards to avoid any perceived conflicts of interest associated with our recommendations of clients of our parent or affiliated firms. None of our employees' compensation is tied in any way to the selection of an Alight Solutions client firm as an investment option to be considered by one of our investment clients. Nor do any of our employees get compensated for "cross-selling" other Alight Solutions organization services to any client.

10. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

We have adopted a Code of Ethics expressing our commitment to ethical conduct. Our Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth our practice of supervising the personal securities transactions of our supervised persons with access to client information. Our officers, directors and employees may buy or sell securities for their personal accounts identical to or different than those held by our clients. It is our policy that no supervised person shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on the investment decisions of advisory clients.

To supervise compliance with our Code of Ethics, we require that anyone associated with this advisory practice with access to advisory recommendations provide duplicate statements and confirmations on all personal trading accounts to the firm's Chief Compliance Officer. We require these access persons

to also receive approval from the Chief Compliance Officer prior to investing in any IPOs or private placements.

We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Our Code of Ethics further includes the firm's policy prohibiting the misuse of material non-public information. Any individual not in observance of the above may be subject to discipline.

We will provide a complete copy of our Code of Ethics to any client or prospective clients upon request to the Chief Compliance Officer at our principal address.

11. Financial Planning

AFA also offers a separate financial planning service, which is not associated with our investment advisory services, or GSAM.

AFA makes financial planning available to participants through a third-party financial planning technology platform. The planning technology is accessed through the employer's benefits site, and allows participants to utilize the financial planning tool as a self-guided service or in coordination with an AFA Advisor. Participants have the ability to speak to an advisor in greater detail for assistance with creating a plan and/or answering financial education questions based on the plan's output.

Several reports can be generated by the tool based on information provided by the participant. The following reports can provide a summary of one's financial goals and current position:

- Retirement Planning
- Asset Allocation
- Insurance Planning
- Education Planning
- Budgeting

The tool's reports provide a snapshot of one's current financial position and can help the participant to focus on their financial resources and goals and create a potential plan of action. All reports are general in nature and do not offer any specific investment, legal and/or tax advice. The financial planning service is meant to provide information for educational purposes. AFA is not providing investment advice in the financial planning service.

12. Financial Education

Certain of AFA's associated individuals occasionally conduct group seminars and/or one-on-one meetings with participants, which are designed specifically to provide general financial education. These meetings cover various topics such as creating a budget, answering questions on retirement plans in general, saving for retirement and other personal finance related topics. In general, the education topics are requested by plan sponsors based upon feedback the plan sponsor receives from their participants. All meetings are general in nature and do not offer any specific investment, legal and/or tax advice.

13. Brokerage Practices

For the Alight IRA offering, Apex Clearing Corporation is the introducing brokerage firm, as well as the custodian. AFA cannot operationally support the usage of any other brokerage firm in order to deliver the Alight IRA Managed Account Services.

"Soft dollar" arrangements are those in which brokerage commissions are utilized to pay for services or other benefits the adviser would have to pay for itself (example, investment research). With soft dollar arrangements, the adviser may have an incentive to select or recommend a broker-dealer based on the adviser's interest in receiving the research or other services, rather than the adviser's clients' interest in receiving the most favorable execution. We do not have any soft-dollar arrangements and do not receive any soft-dollar benefits.

14. Review of Accounts

An Investor's asset allocation and glidepath is automatically reviewed at regular intervals by AFA. For example, each year on the birthday of an Investor, as well as quarterly anniversary of the Investor's birth date. AFA may automatically update its Advice and guidance (based upon information known about the Investor, such as advancement in age, marital status, account balances, level of contributions, retirement spending needs, information received from third-party linked accounts of the Investor and AFA's financial, economic and market assumptions.) These updates may result in a change in the Investor's asset allocations or glidepath. Likewise, AFA monitors the Investor's asset allocations on a daily basis, rebalances the account when it deems the portfolio is out of tolerance with its model asset allocation parameters, and makes adjustments to portfolio holdings when necessary.

15. Client Referrals and Other Compensation

There are no client referrals or other compensation related to the Alight IRA service. .

16. Custody

We do not have actual custody of client accounts.

17. Investment Discretion

AFA accepts discretionary authority to manage Alight IRA accounts on behalf of Investors. Investors for which AFA has investment discretion are required to sign an investment advisory agreement that authorizes AFA to supervise and direct the investment and reinvestment of assets in the Alight IRA managed account, with discretion on the investor's behalf and at the Investor's risk. AFA's discretionary authority is limited by the terms of its investment advisory agreements and the investment guidelines agreed between AFA and each Investor. The investment guidelines or other account documents generally include any limitations an Investor may place on AFA's discretionary authority, including any reasonable restrictions on the securities and other financial instruments in which AFA is authorized to invest for the Investor's Alight IRA account.

18. Voting Client Securities

We do not vote proxies on behalf of our clients.

19. Financial Information

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

Alight Financial Advisors has not been the subject of a bankruptcy petition at any time during the past ten years.

Part 2B of Form ADV: Firm Brochure Supplement

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This brochure provides information about the sub-advisor of Alight Financial Advisors, LLC (AFA) that supplements the AFA brochure (ADV Part 2A). You should have received a copy of the brochure. Please contact AFA at (866) 560-7256 if you did not receive AFA's brochure or if you have any questions about the contents of this supplement. . If you would like the most recent version of this supplement, please contact us at the above phone number or address, or by visiting us on the Internet at AlightFS.com or by contacting us via email at Alightfscustomerservice@alight.com .

The information in this Brochure Supplement has not been approved or verified by the SEC or by any state securities authority.

Additional information about our firm and/or the advisors listed within this supplement is also available on the SEC's website at www.adviserinfo.sec.gov.

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1. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Individuals Who Determine General Investment Advice

AFA has hired Goldman Sachs Asset Management (GSAM) to provide sub-advisory services for the Alight IRA. AFA is a federally registered investment advisor and wholly owned subsidiary of Alight Solutions, LLC. GSAM, a federally registered investment advisor is an independent company that is not affiliated with Alight Solutions LLC or AFA. The Investment Committee at GSAM has responsibility for the oversight of advisory and investment management services. GSAM provides clients a copy of their ADV Part 2B when an Alight IRA account is opened.

AFA’s Executive Representatives:

Jeremy J. Fritz (1976)

B.A. Finance, University of Toledo
Mr. Fritz is the Chief Executive Officer of AFA

Matthew Chotkowski (1977)

B.S. Business Administration, University of Vermont
Mr. Chotkowski is the Chief Compliance Officer of AFA

2. DISCIPLINARY INFORMATION, OTHER BUSINESS ACTIVITIES, ADDITIONAL COMPENSATION

There is no disciplinary information, other business activities or additional compensation to report for each of the above persons.

3. SUPERVISION

The Investment Committee at GAM has overall responsibility for the oversight of advisory and investment management services, related to their sub advisory services with the Alight IRA. . AFA performs due diligence and oversight of GSAM’s policies and procedures as they relate to AFA’s advisory services. AFA also conducts reviews to assure that the management of the account is consistent with the methodology of the GSAM services and that the investment supervisory and advisory services are prudent.. For additional information, you may contact AFA at (866) 5607256.