



**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Supervised Persons

John W. Wimbiscus, Nancy L. Ladd, Harlan E. Freeman, and Michael L. Hernberg

**Trinity Financial Advisors, L.L.C.
541 N. Fairbanks Ct., 1060
Chicago, IL 60611
(312) 245-1300**

As of September 10, 2018

This brochure supplement provides information about John W. Wimbiscus, Nancy L. Ladd, Harlan E. Freeman, or Michael L. Hernberg, that supplements the Trinity Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact John Wimbiscus, Managing Member, if you did not receive Trinity Financial Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about John W. Wimbiscus, Nancy L. Ladd, Harlan E. Freeman, or Michael L. Hernberg, is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for this advisor is 111681.

The information about the above named supervised persons, set forth below, supplements the Trinity Financial Advisors, L.L.C. ADV 2A Brochure. You should have received a copy of that brochure. Please contact John W. Wimbiscus, the Chief Compliance Officer, if you did not receive it or if you have any questions about the contents of this brochure.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™

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.

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.

NAPFA-Registered Financial Advisor®

NAPFA-Registered Financial Advisor® is the top level of membership in the National Association of Personal Financial Advisors (NAPFA). All NAPFA-Registered Financial Advisors® must possess three years of comprehensive financial planning experience and have a sample comprehensive financial plan pass a peer review process. Since January 1, 2009 all NAPFA-Registered Financial Advisors® must possess a Bachelor's degree from an accredited institution. Since January 1, 2010, new NAPFA-Registered Financial Advisors® must also possess either the Certified Financial Planner™ designation awarded by the Certified Financial Planner Board of Standards, Inc., or (since mid-2010) the American Institute of Certified Public Accountants' Personal Financial Specialist (CPA/PFS) credential. All NAPFA-Registered Financial Advisors® must also adhere to the NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws. NAPFA-Registered Financial Advisors® must also comply with NAPFA's industry-leading strict continuing education requirements of sixty hours every two years. All NAPFA-Registered Financial Advisors® provide investment and/or financial advice on a strictly Fee-Only basis as defined by NAPFA. NAPFA defines a Fee-Only financial advisor as one who is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. No NAPFA-Registered Financial Advisor® may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations. In addition, NAPFA-Registered Financial Advisors® must continue to meet NAPFA's standards for strong character and adherence to the laws and regulation governing the profession.

Certified Public Accountant

Certified Public Accountants are licensed in Illinois by the Department of Financial and Professional Regulation.

To become licensed as a CPA, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a total of 150 semester units of education with 24 semester units in accounting-related subjects and 24 semester units in business-related subjects, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university).
- Examination – Pass the Uniform CPA Examination.
- Experience – Complete at least one year of full-time accounting experience (or the equivalent, measured as 2,000 hours per year).

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

- Continuing Education – Complete 120 hours of continuing education hours every three years, including four hours on the subject of professional ethics and other parts of the Code of Professional Conduct, to maintain competence and keep up with developments in the accounting field.

Chartered Financial Analyst®

A chartered financial analyst (CFA) is a professional designation given by the CFA Institute, formerly AIMR, which measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas, such as accounting, economics, ethics, money management, and security analysis. Candidates are also required to hold a bachelor's degree from an accredited institution or have equivalent education or work experience. The CFA charter is one of the most respected designations in finance and is widely considered to be the gold standard in the field of investment analysis. CFA Institute members must complete a minimum of 20 hours of continuing education credit activities.

Personal Financial Specialist

Personal Financial Specialist (PFS) is a credential awarded by the American Institute of Certified Public Accountants (AICPA). A PFS is a CPA who specializes in helping individuals plan all aspects of their wealth. Every three years, PFS professionals must complete 60 hours of continuing professional education.

Registered Life Planner®

The Registered Life Planner® (RLP®) designation focuses on effective client communication to help clients discover their most essential goals and then align those goals with the client's finances. To be eligible for the RLP® designation, recipients must complete a two day Seven Stages of Money Maturity workshop and five days of Life Planning Advanced Training, followed by a six-month mentorship and case study program. Every two years, RLP® professionals must complete 16 hours of continuing professional education.

Certified Kingdom Advisor®

The Certified Kingdom Advisor® (CKA®) is a financial planner who seeks to help people use God-given resources to accomplish God-given goals by implementing a comprehensive financial plan that includes the six-step process as outlined by the Certified Financial Planning Board of Standards, Inc. A Certified Kingdom Advisor® is a disciple of Christ who has committed to be a person of character who, from a biblical worldview, serves clients with biblical financial advice in order to properly steward the resources entrusted to them. To attain this certification, recipients must sign a Statement of Faith, hold a qualifying discipline designation, such as the CFP, complete the Kingdom Advisors Core Training, pass the final exam, and complete ten hours of continuing education per year.

Certified Specialist in Planned Giving™

The American Institute for Philanthropic Studies provides planned giving professionals and others who are involved in the planned giving process, with the knowledge and skills required to implement and maintain a successful gift planning program. The goal of the Institute is to set the standard for academic excellence, practical experience, and professional integrity in the field of Planned Giving. Candidates are required to pass six rigorous modules focusing on financial planning, tax planning, estate planning, charitable gifting, charitable trusts, and the administration and operations of planned giving programs.

John W. Wimbiscus, CFP®, RLP®, NAPFA Registered Financial Advisor®, Managing Member

Educational Background:

- Year of Birth: 1956
- Illinois Valley Community College, Oglesby, IL 1974-76
- Northern Illinois University, DeKalb, IL 1976-78, B.S. Finance 1978
- North Illinois University Graduate School of Business, DeKalb, IL 1980-81, M.B.A. Finance 1981
- Certified Financial Planner designation 1989
- NAPFA-Registered Financial Advisor® designation 2004
- Registered Life Planner® designation 2017

Business Experience:

- Trinity Financial Advisors, L.L.C., Principal since January 2000
- Ronald Blue & Co., Oak Brook, IL, Client Manager April 1996 to January 2000
- Self-employed (financial advisory services), November 1995 to March 1996
- Deloitte & Touche LLP, Chicago, IL, Senior Manager, May 1985 to Oct. 1995

Disciplinary Information: John W. Wimbiscus has no disciplinary information to report

Other Business Activities: John W. Wimbiscus has no other business activities to report

Additional Compensation: John W. Wimbiscus has no additional compensation to report

Supervision: John W. Wimbiscus's investment advisory work is guided by the firm's Policy and Procedures Manual and Code of Ethics Statement. John's activities are reviewed through frequent office interactions with Nancy L. Ladd, Harlan E. Freeman, and Michael L. Hernberg. His activities are also reviewed by Nancy L. Ladd, Harlan E. Freeman, and Michael L. Hernberg through our client relationship management system. Compliance related activities are reviewed by the firm's attorney, Barbara Mallon.

Nancy L. Ladd contact information: (312) 245-1300; nancy.ladd@tfa-llc.com

Harlan E. Freeman contact information: (312) 245-1300; harlan.freeman@tfa-llc.com

Barbara Mallon contact information: (312) 346-8890; bmallon@mallonandjohnson.com

Requirements for State-Registered Advisors: There are no requirements for John W. Wimbiscus.

Nancy L. Ladd, CFP®, NAPFA Registered Financial Advisor®, CKA®

Educational Background:

- Year of Birth: 1961
- DePaul University, Chicago, IL B.A. Liberal Arts, 1997
- Saint Xavier University, Chicago, IL M.B.A. Financial Planning, 2002
- Certified Financial Planner designation 1998
- NAPFA-Registered Financial Advisor® designation 2011
- Certified Kingdom Advisor® designation 2017

Business Experience:

- Trinity Financial Advisors, L.L.C., Senior Financial Advisor, September 2007 to present
- Amcore Bank, Orland Park, IL, Financial Planning, March 2007 – June 2007
- Filbrandt & Company, Middleton, WI, Financial Planning, December 2003 – February 2007
- Harris Bank, Chicago, IL, Financial Planning, January, 1980 – October 2003

Disciplinary Information: Nancy L. Ladd has no disciplinary information to report

Other Business Activities: Nancy L. Ladd has no other business activity to report

Additional Compensation: Nancy L. Ladd has no additional compensation to report

Supervision: All client activities are supervised by John W. Wimbiscus, Chief Compliance Officer. After each meeting, notes documenting all client conversations and follow up items are reviewed by John prior to any action being taken. Telephone calls are also documented and reviewed by John. Client correspondence is reviewed by John prior to being sent to the client. All major portfolio changes are reviewed by John as part of the trading process prior to any trades being made.

John W. Wimbiscus's contact information: (312) 245-1300; john.wimbiscus@tfa-llc.com

Requirements for State-Registered Advisors: There are no requirements for Nancy L. Ladd

Harlan E. Freeman, NAPFA Registered Financial Advisor®, CFA, CPA, CFP®

Educational Background:

- Year of Birth: 1966
- Binghamton University – State University of New York, Binghamton, NY B.S. Accounting, 1988
- University of Chicago, Booth Graduate School of Business, Chicago, IL M.B.A. Finance & Marketing, 1995
- Certified Public Accountant designation 1991
- Certified Financial Planner® designation 2015
- NAPFA-Registered Financial Advisor® designation 2015
- Chartered Financial Analyst® designation 2018

Business Experience:

- Trinity Financial Advisors, L.L.C., Financial Advisor, April 2017 to present
- Envisage Wealth Planners, Inc., Financial Advisor, May 2015 to present
- Taylor Business Institute, Executive Consultant, September 2012 to May 2014
- Lifebook Company, L.L.C., Chief Financial Officer/Chief Operating Officer, March 2008 to January 2010
- Vision Business Advisors, Merger & Acquisition Advisor, September 1998 to March 2008
- Road One, Inc., Vice President of Acquisitions, March 1997 to August 1998
- Ablum, Brown, & Co., Associate, April 1995 to December 1996
- Grant Thornton, Senior Accountant, August 1991 to August 1993
- Arthur Andersen & Co., Senior Accountant, September 1988 to July 1991

Disciplinary Information: Harlan E. Freeman has no disciplinary information to report

Other Business Activities: Harlan E. Freeman serves as a financial advisor and owner of Envisage Wealth Planners, Inc.

Additional Compensation: Harlan E. Freeman receives additional compensation from his other business activity at Envisage Wealth Planners, Inc.

Supervision: All client activities are supervised by John W. Wimbiscus, Chief Compliance Officer. After each meeting, notes documenting all client conversations and follow up items are reviewed by John prior to any action being taken. Telephone calls are also documented and reviewed by John. Client correspondence is reviewed by John prior to being sent to the client. All major portfolio changes are reviewed by John as part of the trading process prior to any trades being made.

John W. Wimbiscus's contact information: (312) 245-1300; john.wimbiscus@tfa-llc.com

Requirements for State-Registered Advisors: There are no requirements for Harlan E. Freeman

Michael L. Hernberg, CFP®, CSPG™

Educational Background:

- Year of Birth: 1957
- Bucknell University – Lewisburg, PA B.A. Economics, 1979
- University of Rochester, Simon Business School – Rochester, NY MBA Finance, 1986
- Wheaton College – Wheaton, IL M.A Evangelism and Leadership, 2018
- Certified Financial Planner® designation 2014
- Certified Specialist in Planned Giving™ designation 2010

Business Experience:

- Trinity Financial Advisors, L.L.C., Senior Financial Advisor, March 2018 to present
- Brownson, Rehms & Foxworth, Associate, July 2017 to December 2017
- Tax Efficient Management Solution, Inc. Financial Planner, January 2016 to July 2017
- Mercer Global Advisors Inc., Client Advisor, March 2015 to December 2015
- Voorhees Family Office Services, Estate Analyst, June 2013 to March 2015
- Stewardmaker, President, November 2005 to March 2015
- Wheaton College, Graduate Research, February 2014 to June 2014
- Russian Leadership Ministries, Executive Director, July 2013 to December 2013
- Harris Connect, Director, October 2010 to June 2013
- Westminster Seminary, Acting Director Planned Giving, September 2010 to May 2011
- The Planned Giving Co., Director, September 2008 to March 2011
- Scripps Health, Director, July 2007 to June 2008
- American Institute of Economic Research, Director, July 2006 to July 2007
- American Investment Services, Financial Analyst, July 2006 to July 2007
- Ankom Technology, Technical Sales Manager, July 2004 to August 2005
- Intervarsity, Regional Coordinator, June 1986 to August 2004

Disciplinary Information: Michael L Hernberg has no disciplinary information to report

Other Business Activities: Michael L Hernberg has no outside business activity to report

Additional Compensation: Michael L Hernberg has no additional compensation to report

Supervision: All client activities are supervised by John W. Wimbiscus, Chief Compliance Officer. After each meeting, notes documenting all client conversations and follow up items are reviewed by John prior to any action being taken. Telephone calls are also documented and reviewed by John. Client correspondence is reviewed by John prior to being sent to the client. All major portfolio changes are reviewed by John as part of the trading process prior to any trades being made.

John W. Wimbiscus's contact information: (312) 245-1300; john.wimbiscus@tfa-llc.com

Requirements for State-Registered Advisors: There are no requirements for Michael L. Hernberg
