



Steven T. Wilkinson, QPFC, CRPS®

Michael Fine, CFP®, QPFC

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Item 1. This brochure supplement provides information about Steven T. Wilkinson, Michael Fine, and Darryl Shafer, investment advisory representatives of Monarch Plan Advisors, a SEC registered investment advisor. This brochure is meant to supplement the Monarch Plan Advisors firm brochure, a copy of which you should have received. Please contact Steven T. Wilkinson at 818-444-0376 if you did not receive the Monarch Plan Advisors brochure or if you have any questions about the contents of this supplement.

Additional information about the above-named investment adviser representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational and Business Experience

Steven T. Wilkinson, QPFC, CRPS®

Education

University of La Verne, Business Administration, 2013

Moorpark College, Student, 2009

Business Background

Initially working for Wells Fargo Bank in 2006, Steve successfully transitioned to Wells Fargo's Wealth Management Division in 2007 and has focused on corporate 401(k)s and nonprofit 403(b)s since 2007. He has managed his practice at firms such as Merrill Lynch (starting in 2008), 401(k) & 403(b) Advisors (starting in 2010), and founded Monarch Plan Advisors in 2013.

Professional Designations

CRPS®–Chartered Retirement Plan Specialist

The CRPS® program is specifically targeted to provide professionals the knowledge and tools to design, install, and maintain retirement plans for the business community. The CRPS® is issued by the College of Financial Planning. While there are no pre-requisites for the CRPS® the designee must complete an online, instructor led, or self-study courses complete with a final online, closed book, proctored exam. In addition, the designee must complete 16 hours of continuing education every two years.

QPFC–Qualified Plan Financial Consultant

QPFC is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans issued through the American Society of Pension Professionals & Actuaries (ASPPA) . The QPFC designation shows a deep understanding of general retirement planning concepts, terminology, distinctive features of qualified plans and the role of retirement plan professionals. To obtain the QPFC designation the following ASPPA exams must be completed: Retirement Plan Fundamentals 1 & 2 (RPF 1&2). Plan Financial Consulting 1 & 2 (PFC 1&2). In addition, the designee is required to complete 40 hours every two years.

Born 1986

Michael Fine, CFP®, QPFC

Education

San Diego State University, Bachelor of Science, Business Finance, 2009

Business Background

Mike started at one of the top 10 benefit brokerage firms in the San Fernando Valley, where he played a key role in implementing benefit strategies for company executives and HR directors. In 2013, Mike transitioned to focusing solely on corporate retirement plans working at 401k and 403b Advisors. Mike joined Monarch Plan Advisors in 2014. Michael has passed his California Life Insurance License, Series 6 (inactive), 63 (inactive), and 65 and has been awarded the Qualified Plan Financial Consultant (QPFC) designation by American Society of Pension Professionals. He graduated with a Bachelor of Science Degree in Finance from San Diego State University.

CFP®–Certified Financial Planner

The Certified Financial Planner (CFP®) designation is a professional certification mark for financial planners. It is conferred by the Certified Financial Planner Board of Standards, Inc. after candidates have met all the requirements for certification. Those requirements include having completed a Board-Registered educational program, having at least three years of qualifying work experience in the personal financial planning area, and passing the CFP® Certification Examination. The exam, which is administered over two days, tests a financial planner's ability to apply his or her knowledge to specific client situations. Individuals who become certified must 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 the right to continue to use the CFP® marks.

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Born 1987

Darryl Shafer, CFP®

Education

M.S. Telecommunications Management, Golden Gate University, Irvine, CA – 1989

B.S., Economics / System Science, UCLA - 1984

Certified Financial Planner (CFP®) – 2007

Business Background (preceding five years)

A bilingual Retirement Plan Consultant, Darryl has been conducting educational meetings for retirement plan participants since 2005. He has worked at retirement plan providers such as The Hartford (2008 – 2012) and Mass Mutual (2013 – 2016). Darryl has provided participant education at Monarch Plan Advisors since 2016. In this role, Darryl performs enrollment meetings and retirement savings gap analysis for retirement plan participants. Darryl has held a Series 7 (inactive), Series 66 (inactive), and CA Life Insurance licenses, as well as a CFP® designation. He has a B.S. in Economics / System Science from UCLA and a M.S. in Telecommunications Management from Golden Gate University, Irvine, CA.

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Born 1962

Item 3. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that are material to your evaluation of each supervised person providing investment advice. There is no disciplinary information to report for Steven Wilkinson, Michael Fine, or Darryl Shafter.

Item 4. Other Business Activities

Steven Wilkinson's primary business activity is that of owner, President and investment advisory representative of Monarch Plan Advisors as well as its affiliated but independently registered investment adviser, 3(38) Investment Fiduciaries. Steven is also licensed to sell various insurance products for which he may receive product commissions.

In addition to his role at Monarch Plan Advisors, Mike is registered with 3(38) Investment Fiduciaries which is affiliated with Monarch Plan Advisors but an independently registered investment adviser. Additionally, Mike is on the board of Grace Brethren and PAI. Mike is not compensated for either activity. For Grace Brethren, Mike meets with the board once a month to vote on issues such as tuition rates, school policy, and even budget items. The meetings consist of the school council members he also is the "chair" of the school's finance committee. For PAI, Mike is in charge of setting up and running kids' activities. In his capacity as a fiduciary with Monarch Plan Advisors, Mike is careful to explain the conflicts of interest that may exist and will only recommend the services of Monarch Plan Advisors if he feels it is in the best interest of the client.

Darryl Shafer's primary business activity is that of investment advisory representative of Monarch Plan Advisors. He spends the vast majority of his time in this role. Darryl is also licensed to sell various insurance products for which he may receive product commissions.

Item 5. Additional Compensation

As discussed in Item 4 above, Steven, Michael and Darryl are licensed as insurance agents and may receive normal and customary insurance product commissions from the sale of insurance products. While Steven, Michael and Darryl always endeavor to put clients' interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest. To address the potential for a conflict of interest, disclosure is given to clients, of any fees or compensation associated with

recommended insurance products. Clients are provided with applicable offering materials, which discuss the fees associated with the applicable products. Clients are also asked to sign applicable disclosure documents and/or account applications that point out important product features and fees. As fiduciaries, Steven, Michael and Darryl make recommendations that they feel are in the client's best interest and are based on the specific needs and objectives of the client, not the compensation potential of the product.

Item 6. Supervision

Monarch Plan Advisors has appointed a Chief Compliance Officer who is responsible for the overall supervision of the firm. The Chief Compliance Officer is Steven T. Wilkinson, who also serves as the firm's President. Steven implements a specific set of Written Supervisory Procedures that he has developed for the supervision of the firm. He maintains required books and records to monitor the investment advice and recommendations made on behalf of the firm. Monarch Plan Advisors has a specific Code of Ethics that applies to all covered employees. Steven implements procedures to ensure employees comply with the firm's Code of Ethics, and he monitors all reports provided pursuant to the Code. Steven is located in Monarch Plan Advisors' main office in Simi Valley, CA, and he can be reached at 818-444-0376.