



human investing[®]

AMANDA EARLYWINE FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

AMANDA M. EARLYWINE

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Amanda M. Earlywine that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive a copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Amanda M. Earlywine CRD #7795349 is available on the SEC's website at www.adviserinfo.sec.gov.

AMANDA M. EARLYWINE

Year of Birth: 1993

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Amanda has a passion for financial literacy and assisting business owners. Her attention to detail combined with her focus on the “big picture” from her program manager background bring value to the way we serve our clients.

EDUCATION

Bachelor of Arts, Theology, University of Dallas (Irving Texas), 2015

BUSINESS BACKGROUND

01/2022 to Present Client Service Associate
Human Investing

09/2016 to 09/2021 Program Manager and Middle School Teacher
St. Cecilia Parish & School

INDUSTRY EXAMINATIONS

Amanda M. Earlywine has previously taken and passed the following industry examinations:
Series 65

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Ms. Earlywine works under his supervision.



human investing[®]

AMBER E. JONES FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

AMBER E. JONES

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Amber E. Jones that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Amber E. Jones, CRD #7328487 is available on the SEC's website at www.adviserinfo.sec.gov.

AMBER E. JONES

Year of Birth: 1986

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Amber E. Jones has been with the firm since 2016. The first part of her career was spent overseeing and managing the finances of the company as the CFO. After graduate school, Amber transitioned to lead a new team and partnership with Rivermark Community Credit Union. Amber works closely with stakeholders to provide credit union members with access to financial planning and investment management services. Amber is also a financial advisor and CPA and uses her experience in tax and financial management to help members achieve their financial goals.

EDUCATION

Master of Business Administration, University of California Berkeley, Haas School of Business, 2020

Certified Public Accountant (CPA), Oregon Board of Accountancy, 2014

Bachelor of Arts, Accounting, George Fox University, 2010

BUSINESS BACKGROUND

1/2023 to Present	Partner, Director & Lead Advisor
3/2021 to 12/2022	Investment Advisor Representative
1/2015 to 3/2021	CFO Human Investing
1/2011 to 1/2015	Senior Tax Accountant Delap LLP

INDUSTRY EXAMINATIONS

Amber E. Jones has previously taken and passed the following industry examinations:
Series 65

PROFESSIONAL DESIGNATIONS

The Certified Public Accountant (CPA) designation distinguishes licensed accounting professionals committed to protecting the public interest.

These professionals offer financial statement audits and other attestation services to help inform investors about the financial health of organizations. They provide individuals and families with valuable knowledge and advice on taxes and financial planning.

In business and industry, CPAs offer organizations around the world tax, financial reporting and advisory services to drive strategic decision-making and foster growth and success.

They must also commit to lifelong learning and adhere to a strict Code of Professional Conduct that requires competence, objectivity, integrity and independence.

To earn the CPA license in Oregon, accounting professionals must:

- Have at least 150 college credit hours & a bachelor's degree

- 24 credits in upper-level accounting specific courses
- 24 credits in account or related (business, economics, finance and written/oral communications)
- 12 months of full time employment or 2,000 hours equivalent part-time experience, directly supervised by a qualified supervisor's licensee
- Pass 4 exams
- Complete 80 hours of CPE (Continuing Professional Education) every 2 years to renew
- Take an ethics program from a registered ethics sponsor, and complete 4 hours of CPE in Professional Conduct & Ethics every 2 year renewal period

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6

SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Ms. Jones works under his supervision.



human investing[®]

ANDREW R. GLADHILL FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

ANDREW R. GLADHILL

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Andrew R. Gladhill that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Andrew R. Gladhill, CRD #6011358 is available on the SEC's website at www.adviserinfo.sec.gov.

ANDREW R. GLADHILL

Year of Birth: 1992

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Andrew loves to analyze and tell stories about numbers. With his experience as a financial analyst, he's helped many people achieve financial success by providing clear, simple, and understandable solutions.

EDUCATION

Chartered Financial Analyst, CFA Institute, 2018

Bachelor of Science, Finance and Economics, Linfield College, 2014

BUSINESS BACKGROUND

01/2023 to Present	Partner, Director of Investments & Compliance
05/2022 to 12/2022	Director of Investments & Compliance
10/2018 to 05/2022	Senior Analyst
6/2014 to 10/2018	Portfolio & Trading Analyst Human Investing

PROFESSIONAL DESIGNATIONS

A Chartered Financial Analyst (CFA®) charter is a professional designation given to those who have completed the CFA® Program and completed acceptable work experience requirements.

The CFA Program is a three-part exam that tests the fundamentals of investment tools, valuing assets, portfolio management, and wealth planning. The CFA Program is typically completed by those with backgrounds in finance, accounting, economics, or business. CFA charterholders earn the right to use the CFA designation after program completion, application, and acceptance by CFA Institute. CFA charterholders are qualified to work in senior and executive positions in investment management, risk management, asset management, and more.

To earn the CFA charter, one must:

1. Pass the three CFA exams
2. Achieve 48 months of qualified, relevant work experience
3. Provide 2-3 professional references to comment on your work experience & professional character
4. Apply to become a regular member of the CFA Institute, requiring that you adhere to the Code of Ethics and Standards of Professional Conduct

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5
ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Gladhill works under his supervision.



human investing[®]

ANDREW W. NELSON FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

ANDREW W. NELSON

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Andrew W. Nelson that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Andrew W. Nelson, CRD #5570092 is available on the SEC's website at www.adviserinfo.sec.gov.

ANDREW W. NELSON

Year of Birth: 1987

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Andrew is passionate about diving into the details of organizations and how they serve their employees. Working with companies, increasing the financial literacy of employees and committees and stretching employee benefit dollars are at the core of what Andrew and his team get excited about.

EDUCATION

Master of Business Administration, University of Oregon – Charles H. Lundquist College of Business, 2022

Accredited Investment Fiduciary (AIF), Center for Fiduciary Studies, 2019

Bachelor of Arts, Mathematics & Finance, Linfield College, 2009

BUSINESS BACKGROUND

2/2024 to Present	Partner, Director of Business Development
1/2020 to 1/2024	Partner, Director of Workplace Advisory
2/2018 to 12/2019	Director of Workplace Advisory
3/2014 to 2/2018	Investment Advisor Representative
10/2009 to 2/2014	Analyst Human Investing

INDUSTRY EXAMINATIONS

Andrew W. Nelson has previously taken and passed the following industry examinations:

Series 65

PROFESSIONAL DESIGNATIONS

The **Accredited Investment Fiduciary® (AIF®)** designation is a professional certification that demonstrates an advisor or other person serving as an investment fiduciary has met certain requirements to earn and maintain the credential. The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility.

In order to become an AIF® Designee, candidates must complete the following requirements:

- Enroll in and complete AIF® Training that satisfies AIF® Training requirements
- Pass the AIF® Examination
- Meet the experience requirement (prerequisites)
- Satisfy the Code of Ethics and Conduct Standards
- Submit the application and dues
- Full requirements and policies and procedures can be found in the AIF® Candidate Handbook.

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4
OTHER BUSINESS ACTIVITIES

None

ITEM 5
ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Nelson works under his supervision.



human investing[®]

AUSTIN J. PEARCE

FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

AUSTIN J. PEARCE

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Austin Pearce that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Austin Pearce CRD #7533789 is available on the SEC's website at www.adviserinfo.sec.gov.

AUSTIN PEARCE

Year of Birth: 1987

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Austin is a Certified Public Accountant with experience in accounting and tax planning. He enjoys the teamwork and camaraderie of working with clients, and is committed to creating strategies that support their growth objectives. Working as a Service Advisor, Austin uses his experience and passion to benefit our clients on a daily basis.

EDUCATION

Certified Financial Planner Certification, The American College, 2023
Certified Public Accountant (CPA), Oregon Board of Accountancy, 2012
Bachelor of Science, Accounting, University of Portland, 2010

BUSINESS BACKGROUND

5/2022 to Present	Investment Advisor Representative
4/2022 to 5/2022	Service Advisor Human Investing
7/2019 to 3/2022	Tax Senior Manager
7/2014 to 6/2019	Tax Manager Delap LLP

INDUSTRY EXAMINATIONS

Austin Pearce has previously taken and passed the following industry examination:
Series 65

PROFESSIONAL DESIGNATIONS

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.

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 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) or at least two years (at least 4,000 hours) under the supervision of a CFP® professional; and
- Ethics – Agree to be bound by CFP Board’s Code of Ethics and Standards of 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 Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics and Standards of 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.

The Certified Public Accountant (CPA) designation distinguishes licensed accounting professionals committed to protecting the public interest.

These professionals offer financial statement audits and other attestation services to help inform investors about the financial health of organizations. They provide individuals and families with valuable knowledge and advice on taxes and financial planning.

In business and industry, CPAs offer organizations around the world tax, financial reporting and advisory services to drive strategic decision-making and foster growth and success.

They must also commit to lifelong learning and adhere to a strict Code of Professional Conduct that requires competence, objectivity, integrity and independence.

To earn the CPA license in Oregon, accounting professionals must:

- Have at least 150 college credit hours & a bachelor’s degree
 - 24 credits in upper-level accounting specific courses
 - 24 credits in account or related (business, economics, finance and written/oral communications)
- 12 months of full time employment or 2,000 hours equivalent part-time experience, directly supervised by a qualified supervisor’s licensee
- Pass 4 exams
- Complete 80 hours of CPE (Continuing Professional Education) every 2 years to renew
- Take an ethics program from a registered ethics sponsor, and complete 4 hours of CPE in Professional Conduct & Ethics every 2 year renewal period

ITEM 3 DISCIPLINARY INFORMATION

None

ITEM 4
OTHER BUSINESS ACTIVITIES

None

ITEM 5
ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Pearce works under his supervision.



human investing[®]

CAMRYN G. RONNOW

FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

CAMRYN G. RONNOW

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Camryn G. Ronnow that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive a copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Camryn G. Ronnow CRD #7743990 is available on the SEC's website at www.adviserinfo.sec.gov.

CAMRYN G. RONNOW

Year of Birth: 2000

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Camryn draws from her passion for helping others and attention to detail to serve clients as the Workplace Advisory Administrator. With a background in customer service, she enjoys coming up with creative solutions when problems arise and being a part of a team.

EDUCATION

Bachelor of Science, Psychology, George Fox University, 2022

BUSINESS BACKGROUND

09/2021 to Present	Workplace Advisory Administrator Human Investing
03/2020 to 09/2021	Barista Dutch Bros.
06/2019 to 8/2020	Sales Associate Felicity Boutique
08/2018 to 05/2019	Student Biola University

INDUSTRY EXAMINATIONS

Camryn G. Ronnow has previously taken and passed the following industry examinations:
Series 65

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5
ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Ms. Ronnow works under his supervision.



human investing[®]

DRAYTON L. CARLBERG FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

DRAYTON L. CARLBERG

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Drayton L. Carlberg that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive a copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Drayton L. Carlberg, CRD #7447914 is available on the SEC's website at www.adviserinfo.sec.gov.

DRAYTON L. CARLBERG

Year of Birth: 1997

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Coming from a competitive athletic background, Drayton brings a strong sense of teamwork and enthusiasm. He is passionate about serving our clients well.

EDUCATION

Bachelor of Science, General Social Science with a focus in Business and Economics, University of Oregon 2019

BUSINESS BACKGROUND

1/2022 to Present Investment Advisor Representative

1/2020 to 1/2022 Associate Trade Analyst

Human Investing

9/2015 to 12/2019 Student

University of Oregon

INDUSTRY EXAMINATIONS

Drayton L. Carlberg has previously taken and passed the following industry examinations:
Series 65

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Carlberg works under his supervision.



human investing[®]

EVE BELL FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

MARIA LUCIA GENEVIEVE “EVE” BELL

HUMAN INVESTING, LLC (DBA HUMAN INVESTING)

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Eve Bell that supplements Human Investing’s Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive a copy of Human Investing’s Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Eve Bell, CRD #7491460 is available on the SEC’s website at www.adviserinfo.sec.gov.

MARIA LUCIA GENEVIEVE “EVE” BELL

Year of Birth: 1987

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Eve helps clients navigate the nuanced and complex landscape of qualified retirement plans by providing plan design expertise and advocating for employers and their employees.

EDUCATION

Bachelor of Arts, History, Christendom College, 2010
Qualified 401(k) Administrator (QKA®), September 2020

BUSINESS BACKGROUND

01/2024 to Present	Partner, Director of Workplace Advisory
01/2023 to 12/2023	Partner, Retirement Plan Advisor
05/2022 to 12/2022	Retirement Plan Advisor
01/2017 to 05/2022	Retirement Plan Specialist Human Investing

INDUSTRY EXAMINATIONS

Eve Bell has previously taken and passed the following industry examination:
Series 65

PROFESSIONAL DESIGNATIONS

The Qualified 401(k) Administrator (QKA®) designation is issued by the American Society of Pension and Plan Administrators (ASPPA). Candidates must have completed wither 3 years of retirement plan administration experience, or the ASPPA Retirement Plan Fundamentals (RFP) certificate program. Candidates are also required to (1) pass an exam series demonstrating their knowledge in the field of retirement administration; (2) agree to abide by the American Retirement Association’s Code of Conduct; (3) acknowledge the ASPPA continuing education policy; and (4) pay a membership fee. Holds of the designation must complete 40 hours of continuing education in ASPPA approved courses every two years.

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5
ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Ms. Bell works under his supervision.



human investing[®]

JACOB V. STEWART FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

JACOB V. STEWART

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Jacob V. Stewart that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Jacob V. Stewart, CRD #7033816 is available on the SEC's website at www.adviserinfo.sec.gov.

JACOB V. STEWART

Year of Birth: 1995

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Jake is a CERTIFIED FINANCIAL PLANNER™ practitioner dedicated to helping clients accomplish their goals per their distinct values. He specializes in building comprehensive financial plans with an emphasis on retirement planning, tax mitigation, and long-term income management. He and his team effectively manage the financial landscapes of their clients by giving proactive counsel and ensuring their clients' peace of mind.

EDUCATION

Certified Financial Planner Certification, Bryant University, 2022

Bachelor of Science, Business Management, Oregon State University 2018

BUSINESS BACKGROUND

10/2021 to Present Investment Advisor Representative
Human Investing

12/2020 to 9/2021 Registered Representative

10/2018 to 12/2020 Administrative assistant
Triad Advisors

5/2021 to 9/2021 Investment Advisor Representative

6/2018 to 5/2021 Client/Advisor Support
TMG Wealth Advisors, Inc.

INDUSTRY EXAMINATIONS

Jacob V. Stewart has previously taken and passed the following industry examinations:

SIE Examination

Series 7

Series 66

PROFESSIONAL DESIGNATIONS

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.

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 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) or at least two years (at least 4,000 hours) under the supervision of a CFP® professional; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of 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 Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics and Standards of 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.

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6

SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Stewart works under his supervision.



human investing[®]

MARC M. KADOMATSU

FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

MARC M. KADOMATSU

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Marc M. Kadomatsu that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Marc M. Kadomatsu, CRD #4612926 is available on the SEC's website at www.adviserinfo.sec.gov.

MARC M. KADOMATSU

Year of Birth: 1982

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Marc brings over extensive experience in financial planning, executive benefit, estate, tax and insurance planning. He's a CERTIFIED FINANCIAL PLANNER™ practitioner and holds the Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations. He's a member of the Estate Planning Council of Portland and is the former President and Board Chair of the Financial Planning Association (FPA) of Oregon and SW Washington.

EDUCATION

Chartered Life Underwriter, The American College, 2013

Chartered Financial Consultant Certification, The American College, 2007

Certified Financial Planner Certification, The American College, 2006

Bachelor of Arts, Economics, Minor in Management, University of California, Irvine, 2003

BUSINESS BACKGROUND

1/2020 to Present Partner, Director of Financial Planning

10/2017 to 12/2019 Director of Financial Planning

01/2017 to 10/2017 Senior Financial Planner

Human Investing

3/2016 to 1/2017

Wealth Advisor

Merriman Wealth Management, LLC

12/2010 to 2/2016

Financial Planner / Wealth Consultant / Investment Advisor Rep

TPG Financial Advisors, LLC

10/2010 to 2/2016

Registered Representative

Geneos Wealth Management, Inc.

8/2005 to 10/2010

Manager of Financial Planning

Tax & Financial Group

INDUSTRY EXAMINATIONS

Marc Kadomatsu has previously taken and passed the following industry examinations:

Series 7

Series 66

PROFESSIONAL DESIGNATIONS

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.

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 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) or at least two years (at least 4,000 hours) under the supervision of a CFP® professional; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of 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 Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics and Standards of 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): This designation prepares candidates to meet the advanced financial planning needs of individuals, professionals, and small business owners. Holders of the designation have in-depth coverage of key financial planning disciplines such as insurance, income taxation, retirement planning, investments and estate planning.

The ChFC® designation is voluntary; no federal or state law or regulation requires investment advisors or financial planners to hold ChFC® designation. 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.

The certification is administered through The American College. The American College is accredited by the Middle States Association Commission on Higher Education. To attain the right to use the ChFC® 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 the American College has determined are necessary for the competent and professional delivery of financial planning services. The required course of study includes insurance and financial strategies, income taxation, financial planning applications, planning for retirement needs, investments and estate planning, in addition to a selection of electives.
- Examination – ChFC® (Chartered Financial Consultant®) individuals complete nine courses, seven required and two elective. Six of the required courses mirror the fundamental education needed to sit for CFP Board’s

comprehensive exam. Once the first six courses are completed successfully (two-thirds of the ChFC® curriculum), individuals are eligible to test for their CFP® certification. Rigorous exams are completed after each course, but there is no final comprehensive examination. There are ethics, experience, and continuing education requirements for this designation, as well as an academic rule that requires completion within five years.

- 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 the American College *Code of Ethics and Procedures*, a set of documents outlining the ethical and practice standards for ChFC® professionals.

Individuals who become certified must complete ongoing education and ethics requirements to maintain the right to continue to use the ChFC® marks.

Chartered Life Underwriter (CLU®): This designation is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years. The certification is administered through The American College. The American College is accredited by the Middle States Association Commission on Higher Education.

ITEM 3 DISCIPLINARY INFORMATION

None

ITEM 4 OTHER BUSINESS ACTIVITIES

None

ITEM 5 ADDITIONAL COMPENSATION

None

ITEM 6 SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Kadomatsu works under his supervision.



human investing®

PETER R. FISHER FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

PETER R. FISHER

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about Peter R. Fisher that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive a copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Peter R. Fisher, CRD #2832891 is available on the SEC's website at www.adviserinfo.sec.gov.

PETER R. FISHER

Year of Birth: 1973

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Peter is a founding partner and CEO of Human Investing. He has been a financial advisor for over 25 years, 17 of which have been with Human Investing. Peter is the author of *Becoming a 401(k) Millionaire* (450 Publishing, 2018). Peter's doctoral dissertation is titled, *Financial Literacy and Behavior in Credit Unions: An Exploration of Member Financial Literacy and Financial Behavior in the Credit Union Model*.

EDUCATION

Doctor of Business Administration, George Fox University, 2021
MBA, Graduate School of Management, George Fox University, 2004
Bachelor of Arts, Economics, Linfield College, 1995

BUSINESS BACKGROUND

10/2004 to Present	Founding Partner, CEO, and Investment Advisor Representative Human Investing
1/2001 to 10/2004	Resident Director, Financial Consultant
8/1996 to 10/2004	Financial Consultant Merrill Lynch, Pierce, Fenner & Smith, Inc. (Lake Oswego, OR)

INDUSTRY EXAMINATIONS

Peter R. Fisher has previously taken and passed the following industry examinations:
Series 65

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

Since September 2022, Peter serves as the Executive In Residence for George Fox University's College of Business. Peter supports the Dean of the College of Business through mentoring and supporting students in the financial planning program. There is no compensation received, and the role requires 10-15 hours a week of Peter's time. Peter continues to work 40-50 hours a week at Human Investing.

Except as disclosed in above in this Item 4, Mr. Fisher does not have any other outside business activities to disclose.

ITEM 5**ADDITIONAL COMPENSATION**

None

ITEM 6**SUPERVISION**

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Oversight is done through a review of activities in the firm's management systems which incorporate documentation of client interactions, paper flows and trading activities.



human investing[®]

WILLIAM J. KELLAR FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

WILLIAM J. KELLAR

**HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)**

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

www.humaninvesting.com

March 20, 2024

This Brochure Supplement provides information about William J. Kellar that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about William J. Kellar, CRD #6598621 is available on the SEC's website at www.adviserinfo.sec.gov.

WILLIAM J. KELLAR

Year of Birth: 1989

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Will is motivated by the opportunity to serve hardworking people and their financial pursuits, through advocacy, problem solving and great advice. He's a CERTIFIED FINANCIAL PLANNER™ practitioner who loves the feeling when our team makes a positive tangible impact in someone's life.

EDUCATION

Certified Financial Planner Certification, College for Financial Planning, 2020

Bachelor of Arts, History, Minor in Religious Studies & Spanish, University of Oregon, 2011

Spanish Language Program, Universidad Autónoma de Querétaro, 2010

BUSINESS BACKGROUND

7/2023 to Present Partner, Investment Advisor Representative

4/2016 to 6/2022 Investment Advisor Representative

9/2015 to 4/2016 Analyst

Human Investing

INDUSTRY EXAMINATIONS

William J. Kellar has previously taken and passed the following industry examinations:

Series 65

PROFESSIONAL DESIGNATIONS

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.

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 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) or at least two years (at least 4,000 hours) under the supervision of a CFP® professional; and

- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of 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 Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics and Standards of 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.

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

Since August 2022, Will has been an adjunct professor at George Fox University, teaching a single financial planning course in the fall semester. A salary is received for teaching, and the role requires around 40 hours a month of Will’s time for the fall semester (September to December). Will continue to work 40 hours a week at Human Investing during this time.

Except as disclosed above in this Item 4, Mr. Kellar does not have any other outside business activities to disclose.

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6

SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Kellar works under his supervision.

