

Part 2B of Form ADV:
Brochure Supplement
March 24, 2025

Item 1 Cover Page

This brochure supplement provides information about Jeffrey B. Broadhurst, MBA, CFA, CFP that supplements Broadhurst Financial Advisors, Inc. ("BFAI") brochure called Form ADV, Part 2A and/or Appendix 1. You should have received a copy of BFAI's brochure. Please go to <https://www.broadhurstfinancial.com/images/adv.pdf> or contact BFAI at 866-404-8022 if you did not receive BFAI's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey B. Broadhurst is available on the SEC's website at www.adviserinfo.sec.gov

Jeffrey B. Broadhurst
Broadhurst Financial Advisors, Inc.
1911 West Point Pike
West Point, PA 19486-0301
Telephone number: (215) 325 – 1595

Item 2 Educational Background and Business Experience

Jeffrey B. Broadhurst, MBA, CFA, CFP
Born 1968, Sleepy Hollow, New York
Mr. Broadhurst is President and Senior Financial Advisor. Before starting Broadhurst Financial Advisors, Inc. in 2004 (and Index Only Portfolios in 2003), Mr. Broadhurst worked at Standard & Poor's rating agency in New York City. While there, Mr. Broadhurst was part of the Investment Services Division and evaluated fund managers using both qualitative and quantitative measures. Prior to S&P, Mr. Broadhurst was with Dresdner Kleinwort Wasserstein, the investment banking subsidiary of Dresdner Bank AG. He worked directly on Wall Street in debt capital markets, executing primary corporate bond transactions for U.S. based multi-national corporations. Mr. Broadhurst also performed credit analysis for Dresdner Bank's precious metals trading group.

Formal Education:

2006 Awarded the Certified Financial Planner (CFP®) designation
2004 Awarded the Chartered Financial Analyst (CFA®) charter
1999 M.B.A. Case Western Reserve University, Cleveland, Ohio – Finance major
1994 B.Sc. The Queen's University at Kingston, Ontario, Canada – Engineering major
NASD – Series 65 (2004), Series 7 (1999), Series 63 (1999);
State of PA Producers License for Life, Health and Disability Insurance (2004, 2009)

Business Background:

2004-present Broadhurst Financial Advisors, Inc. (President)
2003-2004 Registered Rep with Quest Capital Strategies d.b.a. "Index Only Portfolios"
2002-2003 Standard & Poor's, Investment Services (Analyst of Fund Managers)
2001-2002 Not working
1999-2001 Dresdner Kleinwort Wasserstein (Investment Banker)
1997-1999 Case Western Reserve University, Weatherhead School of Business

1995-1998 Minerals Technologies, Inc., formerly a Pfizer Corp. division (Business Rep)
1993-1994 Ingersoll-Rand Canada, Inc. (Sales & Marketing Rep)

Item 3 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that may affect your decision to do business with Jeffrey B. Broadhurst. Mr. Broadhurst does not currently have any disclosures that are applicable to this requirement.

Item 4 Other Business Activities

In addition to offering investment advisory services as an Investment Advisor Representative of BFAI (a Registered Investment Adviser), Jeffrey B. Broadhurst, MBA, CFA, CFP is affiliated with Index Funds Advisors, Inc. (IFA) a SEC-Registered Investment Advisor. Broadhurst Financial Advisors may refer Clients to IFA for asset management under a solicitor agreement. Mr. Broadhurst is a solicitor for IFA.

Prior to introducing any Pennsylvania clients to IFA, Broadhurst will be responsible in determining if the Firm is properly licensed, notice filed or exempt from registration with the Department.

Broadhurst spends 5% of his time on IFA matters. Another 45% of his time is spent on asset management for BFA clients. The remaining 50% of his time is providing other financial and other non-securities related advice concerning budgeting, goal setting, preparing investment policy statements, formulating the appropriate investment selections, retirement, insurance and estate planning to BFA Clients.

Item 5 Additional Compensation

Broadhurst Financial Advisors is "Fee-Only" meaning we do not sell financial products or collect commissions from products recommended. BFA is solely compensated by what the Client pays us for our independent financial advice. The Advisor only recommends institutional, "no-load" funds. Generally, we do not have conflicts of interests with our Clients. If we do, we fully disclose those conflicts and explain them thoroughly to the Client.

Clients are free to implement our recommendations, or not. If the Client chooses to implement our recommended portfolios that use DFA funds, they must go through specially approved investment advisors. Broadhurst Financial Advisors is approved to use DFA funds. The Advisor does not receive any compensation from DFA. All DFA funds are no-load, institutional, asset-class funds.

Jeffrey B. Broadhurst, MBA, CFA, CFP is "Fee-Only" meaning he does not sell any products or collect commissions from products recommended. Broadhurst Financial Advisors is solely compensated by what the Client pays us for our independent financial advice.

Item 6 Supervision

The individual responsible for supervising the investment advisory activity of Jeffrey B. Broadhurst is:

Jeffrey B. Broadhurst, MBA, CFA, CFP
Telephone number: (215) 325 - 1595

Item 7 Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity; N/A
- (b) fraud, false statement(s), or omissions; N/A
- (c) theft, embezzlement, or other wrongful taking of property; N/A
- (d) bribery, forgery, counterfeiting, or extortion; or N/A
- (e) dishonest, unfair, or unethical practices. N/A

Jeffrey B. Broadhurst has NOT been found liable or involved with anything above.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative Proceeding involving any of the following:

- (a) an investment or an investment-related business or activity; N/A
- (b) fraud, false statement(s), or omissions; N/A
- (c) theft, embezzlement, or other wrongful taking of property; N/A
- (d) bribery, forgery, counterfeiting, or extortion; or N/A
- (e) dishonest, unfair, or unethical practices. N/A

Jeffrey B. Broadhurst has NOT been found liable or involved with anything above.

B. If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status. N/A

Jeffrey B. Broadhurst has NOT been the subject of a bankruptcy petition.