Form ADV, Part 2B Brochure Supplement

Jesstine Kemper, CFP®, RICP®

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This brochure supplement provides information about Jesstine Kemper that supplements the Mutual Advisors, LLC brochure. You should have already received a copy of that brochure. Please contact Mutual Advisors' compliance department at (307) 439-6357 if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Jesstine Kemper is available on the SEC's website at www.adviserinfo.sec.gov.

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ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jesstine Kemper, Investment Advisor Representative, b. 1990

Education:

- 2012 – University of Tennessee, Bachelor of Arts

Business Background:

- 01/2026 – Present; Mutual Advisors, LLC.; Investment Advisor Representative
- 01/2026 – Present; Mutual Securities, INC.; Registered Representative
- 11/2019 – 01/2026; Northwestern Mutual Wealth Management Company; Representative
- 11/2019 – 01/2026; Northwestern Mutual Life Insurance Company; Agent
- 01/2019 – 01/2026; Northwestern Investment Services, LLC; Registered Representative

Professional Designations:

Certified Financial Planner (CFP®); CFP® Board of Standards

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals

Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with the CFP Board's Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

2024; Retirement Income Certified Professional ("RICP")

The RICP designation is issued by The American College of Financial Services. Individuals who hold the RICP designation have at least three years of full-time business experience and completed three courses: Retirement Income Process Strategies & Solutions; Sources of Retirement Income and Managing the Retirement Income Plan. Each course has a final proctored exam. After passing the examination there is an additional 15 hours of continuing education required every two years, which reaffirms their knowledge and adherence to the Code of Ethics and standards adopted by the American College of Financial Services. More information regarding the RICP, and its standards and requirements, is available at https://www.theamericancollege.edu/designations-degrees/RICP.

ITEM 3 - DISCIPLINARY INFORMATION

Jesstine Kemper has no history of any legal or disciplinary events deemed material to a client's consideration of Jesstine Kemper to act as their investment adviser representative. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional information regarding the registration and disciplinary history of Jesstine Kemper. Please visit FINRA's BrokerCheck® system at https://brokercheck.finra.org or the IAPD system at www.adviserinfo.sec.gov for additional information.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Additionally, Ms. Kemper is separately licensed as an insurance agent/broker with various companies. As a licensed insurance agent, Ms. Kemper may sell insurance and earn sales commissions based on the insurance products she sells to clients. A conflict of interest may arise as these commissionable product sales may create an incentive to recommend products based on the compensation Ms. Kemper may earn rather than on the client's needs. Ms. Kemper will fully disclose any insurance commissions to the client. The insurance commissions are separate from and in addition to any fee that Mutual Advisors, LLC, receives for investment advisory services. Clients are under no obligation to act upon any recommendations of Ms. Kemper or effect any transactions through Ms. Kemper if they decide to follow his recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Jesstine Kemper receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

Dawn Claussen, Chief Compliance Officer, supervises and monitors activities of all Investment Adviser Representatives on a regular basis. Mrs. Claussen reviews outgoing correspondence for written financial advice provided to clients. Please contact Mrs. Claussen at 805-764-6740 x 215 if you have any questions about this brochure supplement.