

Main Effort Financial, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: January 30, 2024

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Main Effort Financial, Inc. (“Main Effort” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (508) 893-9990.

Main Effort is a registered investment advisor located in the Commonwealth of Massachusetts. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Main Effort to assist you in determining whether to retain the Advisor.

Additional information about Main Effort and its Advisory Persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for the Advisor’s firm name or CRD# 297091.

Main Effort Financial, Inc.
747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970
<http://www.maineffort.com>

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about Advisory Persons of Main Effort. For convenience, the Advisor has combined these documents into a single disclosure document.

Main Effort believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Main Effort encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- As a result of the TD Ameritrade and Charles Schwab merger, the Advisor now recommends the Client custody their assets at Charles Schwab & Co., Inc. Please see Item 12 and Item 14 for additional details.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for the Advisor's firm name or CRD# 297091. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (508) 893-9990.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Item 3 – Table of Contents

Item 1 – Cover Page	1
Item 2 – Material Changes	2
Item 3 – Table of Contents	3
Item 4 – Advisory Services	4
A. Firm Information	4
B. Advisory Services Offered	4
C. Client Account Management	6
D. Wrap Fee Programs	6
E. Assets Under Management	6
Item 5 – Fees and Compensation	6
A. Fees for Advisory Services	6
B. Fee Billing	7
C. Other Fees and Expenses	8
D. Advance Payment of Fees and Termination	8
E. Compensation for Sales of Securities	8
Item 6 – Performance-Based Fees and Side-By-Side Management	9
Item 7 – Types of Clients	9
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	9
A. Methods of Analysis	9
B. Risk of Loss	9
Item 9 – Disciplinary Information	11
Item 10 – Other Financial Industry Activities and Affiliations	11
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	11
A. Code of Ethics	11
B. Personal Trading with Material Interest	11
C. Personal Trading in Same Securities as Clients	11
D. Personal Trading at Same Time as Client	11
Item 12 – Brokerage Practices	12
A. Recommendation of Custodian[s]	12
B. Aggregating and Allocating Trades	12
Item 13 – Review of Accounts	12
A. Frequency of Reviews	12
B. Causes for Reviews	12
C. Review Reports	13
Item 14 – Client Referrals and Other Compensation	13
A. Compensation Received by Main Effort	13
B. Compensation for Client Referrals	13
Item 15 – Custody	14
Item 16 – Investment Discretion	14
Item 17 – Voting Client Securities	14
Item 18 – Financial Information	14
Item 19 – Requirements for State Registered Advisors	14
A. Educational Background and Business Experience of Principal Officer	14
B. Other Business Activities of Principal Officer	14
C. Performance Fee Calculations	15
D. Disciplinary Information	15
E. Material Relationships with Issuers of Securities	15
Form ADV Part 2B – Brochure Supplement	16
Privacy Policy	19

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Item 4 – Advisory Services

A. Firm Information

Main Effort Financial, Inc. (“Main Effort” or the “Advisor”) is a registered investment advisor located in the Commonwealth of Massachusetts. The Advisor is organized as a Corporation under the laws of Massachusetts. Main Effort was founded in April 1999 and became a registered investment advisor in September 2018. Main Effort is owned and operated by John P. Drohan, Jr. (Principal and Chief Compliance Officer).

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Main Effort.

B. Advisory Services Offered

Main Effort offers wealth management services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Main Effort’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

Main Effort may provide Clients with wealth management services, which generally includes a broad range of comprehensive financial planning services in connection with discretionary management of investment portfolios. These services are described below.

Investment Management Services - Main Effort provides customized investment management and related advisory services for its Clients. The Advisor typically employs a long-term investment focus while providing discretionary and non-discretionary management and personal Client interactions and support.

Main Effort works closely with each Client to identify their personal and investment goals as well their financial situation, tax situation and tolerance for investment risk. In connection with the Client, the Advisor will create an asset allocation target and construct an investment portfolio that seeks to achieve the goals of the Client within those parameters. The Advisor typically constructs Client portfolios primarily utilizing exchange-traded funds (“ETFs”) and individual equity securities. Depending on the goals of the Client, the Advisor may construct the portfolio with a growth focus or an income focus. The Advisor may also utilize low-cost mutual funds and other types of investments, as appropriate, to meet needs of particular Clients. The Advisor evaluates legacy holdings to determine fit and correlation into the portfolio and may retain certain investments based to avoid tax implications or transaction costs.

Main Effort’s investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate securities that have been held for less than one year. Adjustments to the portfolio may occur due to changes in the objectives or risk tolerance of the Client, changes in market conditions, performance of certain investments and/or the Advisor’s outlook. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor and appropriateness for the investment strategy developed for the Client.

Main Effort evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. The Advisor may recommend employing cash positions as a possible hedge against market movement. Main Effort may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance. The Advisor’s investment process is intended to have a low portfolio turnover and focus on a well-diversified portfolio designed

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

to meet the Client's investment goals, time horizon and attitude towards investment risk. The Advisor does not recommend leveraged or inverse ETFs or similar leveraged or short securities.

At no time will Main Effort accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client wealth management agreement. Please see Item 12 – Brokerage Practices.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Financial Planning Services -Main Effort will typically provide a variety of financial planning and consulting services to Clients, pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives and may include investment planning, retirement planning, personal savings, cash flow planning, tax planning, estate planning, risk mitigation (insurance needs), education savings, small business consultations and other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Main Effort may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations poses a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

Main Effort provides advisory services on behalf of the retirement plans (each a “Plan”) and the company/sponsor (the “Plan Sponsor”) and the individuals enrolled in a Plan (the “Plan Participant”). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Due to the differences in size, complexity and overall needs of the Plan, each engagement is customized based on the requirements set forth by the Plan Sponsor. The Advisor's services may include:

- Plan Participant Enrollment and Education Tracking

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

- Ongoing Investment Recommendation and Assistance

Certain of these services are provided by Main Effort serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Main Effort’s fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging Main Effort to provide wealth management services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client.

These services may include:

- Establishing an Investment Strategy – Main Effort, in connection with the Client, will develop an investment strategy that seeks to achieve the Client’s goals and objectives.
- Asset Allocation – Main Effort will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Main Effort will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Main Effort will provide investment management and ongoing oversight of the Client’s investment portfolio.

D. Wrap Fee Programs

Main Effort does not manage or place Client assets into a wrap fee program.

E. Assets Under Management

As of December 31, 2023, Main Effort manages approximately \$61,400,000 in Client assets, all of which are managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more agreements with the Advisor.

A. Fees for Advisory Services

Wealth Management Services

Wealth advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the market value of assets under management at the end of the prior calendar quarter and are based on the following schedule:

Assets Under Management (\$)	Annual Rate (%)
Up to \$999,999	0.95%
\$1,000,000 to \$1,499,999	0.85%
\$1,500,000 to \$1,999,999	0.80%
\$2,000,000 to \$2,499,999	0.75%
\$2,500,000 to \$3,499,999	0.70%
\$3,500,000 to \$5,000,000	0.65%
\$5,000,000 and over	negotiable

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
 Phone: (508) 893-9990 * Fax: (508) 893-9970

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Main Effort will be independently valued by the Custodian. Main Effort will conduct periodic reviews of the Custodian's valuations.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Main Effort's right to terminate an account. Additions may be in cash or securities provided that Main Effort reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Main Effort, subject to the usual and customary securities settlement procedures. However, Main Effort designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client's investment objectives. Main Effort may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

The Advisor's fee is exclusive of, and in addition to, any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning Services

Main Effort offers stand-alone financial planning services. Financial planning services are billed either on an hourly basis or a fixed engagement fee. Hourly engagements are billed at an hourly rate of up to \$300 per hour. Fixed fee engagement fees are negotiated based on the expected complexity and duration based on the Advisor's hourly rate. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and/or total costs will be provided to the Client prior to engaging for these services.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an asset-based fee that typically ranges from 0.20% to 0.50% annually. Fees are negotiable depending on the size and complexity of the Plan. Fees in the first quarter of the engagement are prorated from the effective date of the Agreement to the end of the first quarter.

B. Fee Billing

Investment Management Services

Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Main Effort at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the custodian does not perform a verification of fees. Clients provide written authorization permitting Main Effort to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Financial Planning Services

Financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s].

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Retirement Plan Advisory Services Fees

Fees are typically deducted from the assets of the Plan in advance of each calendar quarter, based on the market values in each Plan Participant's account at the end of the prior calendar quarter. Fees may also be directly invoiced to the Plan Sponsor upon request.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Main Effort, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, if applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The fees charged by Main Effort are separate and distinct from these custody and execution fees.

In addition, all fees paid to Main Effort for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Main Effort, but would not receive the services provided by Main Effort which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Main Effort to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth Management Services

Main Effort is compensated for its services in advance of the quarter in which wealth management services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid wealth management fees from the effective date of termination to the end of the quarter. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning Services

Main Effort may require an advance deposit for financial planning engagements. Either party may terminate the financial planning agreement by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate or in the case of a fixed fee engagement, the percentage of the engagement scope completed by the Advisor. The Advisor will refund any unearned, prepaid planning fees from the effective date of termination. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services

Main Effort is compensated for its retirement plan advisory services in advance of the quarter in which services are rendered. Either party may request to terminate their services with Main Effort, at any time, by providing advance written notice to the other party. The Client shall be responsible for wealth management fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid advisory fees from the effective date of termination to the end of the quarter. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's written approval.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

E. Compensation for Sales of Securities

Mr. Drohan also licensed as independent insurance professional. As an independent insurance professional, Mr. Drohan may earn commission-based compensation for selling insurance products. Insurance commissions earned are separate and in addition to the Advisor's advisory fees. This practice presents a conflict of interest As Mr. Drohan is also an insurance agent and will receive commissions for the implementation of insurance recommendations. Clients are under no obligation, contractually or otherwise, to purchase insurance products through Mr. Drohan or the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

Item 6 – Performance-Based Fees and Side-By-Side Management

Main Effort does not charge performance-based fees for its wealth management services. The fees charged by Main Effort are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Main Effort does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Main Effort offers wealth management services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans. Main Effort offers investment management services for Clients with at least \$50,000 in assets under management.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Main Effort primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Main Effort is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Main Effort will be able to accurately predict such a reoccurrence.

As noted above, Main Effort generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Main Effort will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Main Effort may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Main Effort will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later. There is also a risk that Authorized Participants are unable to fulfill their responsibilities. Authorized Participants are one of the major parties involved with ETF creation/redemption mechanism in the markets. The Authorized Participants play a critical role in the liquidity of ETFs and essentially have the exclusive right to change the supply of ETF shares in the market. If the Authorized Participants does not fulfill this expected role, there could be an adverse impact on liquidity and the valuation of an ETF.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Main Effort or any of its Supervised Persons. Main Effort values the trust you place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by the Advisor's firm name or CRD# 297091.

In addition, Clients may also obtain information relating to the disciplinary history of any investment advisor representative conducting business in Massachusetts by contacting the Commonwealth of Massachusetts Securities Division at (617) 727-3548.

Item 10 – Other Financial Industry Activities and Affiliations

Insurance Agency Affiliations

As noted in Item 5, Mr. Drohan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with Main Effort. As an insurance professional, Mr. Drohan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Drohan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This causes a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Me. Drohan or the Advisor.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Main Effort has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Main Effort ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Main Effort and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Main Effort's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (508) 893-9990.

B. Personal Trading with Material Interest

Main Effort allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Main Effort does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Main Effort does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Main Effort allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, we be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Main Effort requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

D. Personal Trading at Same Time as Client

While Main Effort allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will Main Effort, or any Supervised Person of Main Effort, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Main Effort does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Main Effort to direct trades to this Custodian as agreed upon in the wealth management agreement. Further, Main Effort does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Main Effort does not exercise discretion over the selection of the Custodian, it will recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Main Effort. Main Effort may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation. Main Effort will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". Main Effort maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab (Please see Item 14 below.)

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with the broker-dealer/custodian in exchange for research and other services. Main Effort does not participate in soft dollar programs sponsored or offered by any broker-dealer.

2. Brokerage Referrals - Main Effort does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis", where Main Effort will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s], unless otherwise instructed by the Client in writing. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Main Effort will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Main Effort will execute its transactions through an unaffiliated broker-dealer selected by the Client. Main Effort may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by John Drohan, Principal and Chief Compliance Officer of Main Effort. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Main Effort if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Main Effort

Main Effort may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Main Effort may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

Main Effort has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Main Effort. As a registered investment advisor participating on the Schwab Advisor Services platform, Main Effort receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to Main Effort that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. Main Effort believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Compensation for Client Referrals

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

Main Effort does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct Main Effort to utilize the Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Main Effort to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

Item 16 – Investment Discretion

Main Effort generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Main Effort. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of a wealth management agreement containing all applicable limitations to such authority. All discretionary trades made by Main Effort will be in accordance with each Client's investment objectives and goals.

Under limited circumstances, Main Effort may manage accounts on a non-discretionary basis. In these instances, Main Effort provides recommendations to Clients and if recommendations are approved, Main Effort will implement in accordance with the Client's instructions.

Item 17 – Voting Client Securities

Main Effort does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Main Effort, nor its management, have any adverse financial situations that would reasonably impair the ability of Main Effort to meet all obligations to its Clients. Neither Main Effort, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Main Effort is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$500 or more for services to be performed six months or more in advance.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Principal Officer

The Principal Officer of Main Effort is John P. Drohan. Information regarding the formal education and background of Mr. Drohan is included in Item 2 of his Form ADV Part 2B – Brochure Supplement below.

B. Other Business Activities of Principal Officer

Insurance Agency Affiliations

As noted in Item 5, Mr. Drohan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with Main Effort. As an insurance professional, Mr. Drohan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Drohan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This causes a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Drohan or the Advisor.

C. Performance Fee Calculations

Main Effort does not charge performance-based fees for its wealth management services. The fees charged by Main Effort are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Main Effort Mr. Drohan. Neither Main Effort nor Mr. Drohan has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Main Effort or Mr. Drohan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Main Effort or Mr. Drohan.

E. Material Relationships with Issuers of Securities

Neither Main Effort nor Mr. Drohan has any relationships or arrangements with issuers of securities.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Form ADV Part 2B – Brochure Supplement

for

**John P. Drohan, Jr.
Principal and Chief Compliance Officer**

Effective: January 30, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John P. Drohan, Jr. (CRD# 4362517) in addition to the information contained in the Main Effort Financial, Inc. (“Main Effort” or the “Advisor”, CRD# 297091) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Main Effort Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (508) 893-9990.

Additional information about Mr. Drohan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4362517.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Item 2 – Educational Background and Business Experience

John P. Drohan, Jr., born in 1968, is dedicated to advising Clients of Main Effort as its Principal and Chief Compliance Officer. Mr. Drohan earned a B.S. in Finance and Political Science from United States Military Academy in 1991. Additional information regarding Mr. Drohan's employment history is included below.

Employment History:

Principal and Chief Compliance Officer, Main Effort Financial, Inc.	06/2018 to Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	02/2020 to 10/2021
Financial Advisor, Sagepoint Financial, Inc.	10/2008 to 02/2019
Financial Advisor, American General Securities Incorporated	01/2007 to 10/2008

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Drohan. Mr. Drohan has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Drohan. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Drohan.*** However, we do encourage you to independently view the background of Mr. Drohan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4362517.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Drohan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Drohan's role with Main Effort. As an insurance professional, Mr. Drohan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Drohan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Drohan or the Advisor.

Item 5 – Additional Compensation

Mr. Drohan has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Drohan serves as the Principal and Chief Compliance Officer of Main Effort. Mr. Drohan can be reached at (508) 893-9990.

Main Effort has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Main Effort. Further, Main Effort is subject to regulatory oversight by various agencies. These agencies require registration by Main Effort and its Supervised Persons. As a registered entity, Main Effort is subject to examinations by regulators, which may be announced or unannounced. Main Effort is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Item 7 – Requirements for State Registered Advisors

A. Arbitrations and Regulatory Proceedings

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

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;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

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;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

Mr. Drohan does not have any disclosures to make regarding this Item.

B. Bankruptcy

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Drohan does not have any disclosures to make regarding this Item.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

Privacy Policy

Effective: January 30, 2024

Our Commitment to You

Main Effort Financial, Inc. ("Main Effort" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Main Effort (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Main Effort does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p>Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p> <p>Main Effort shares Client information with PKS. This sharing is due to the oversight PKS has over certain Supervised Persons of the Advisor. You may also contact us at any time for a copy of the PKS Privacy Policy.</p>	Yes	No
<p>Marketing Purposes Main Effort does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Main Effort or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	No	Not Shared
<p>Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p>Information About Former Clients Main Effort does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

State-specific Regulations

Massachusetts	In response to Massachusetts law, the Client must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client’s execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations.
---------------	---

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970

You may ask questions or voice any concerns, as well as obtain a copy of the current Privacy Policy by contacting the Advisor at (508) 893-9990.

Main Effort Financial, Inc.

747 Washington Street, Holliston, MA 01746
Phone: (508) 893-9990 * Fax: (508) 893-9970