



Firm Brochure

(Part 2A form ADV)

July 2026

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This ADV 2A brochure (“Brochure”) provides information about the qualifications and business practices of LaFleur & Godfrey LLC (“LaFleur & Godfrey,” “we” or the “Firm”). If you have any questions about the contents of this brochure, please contact John Dice at: (616) 942-1580, or by email at: johnd@lafleurgodfrey.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about LaFleur & Godfrey LLC is available on the SEC’s website at www.adviserinfo.sec.gov. You can find us by searching our name, or our unique identifying number, known as a CRD number, which is 168831.

Registration does not imply a certain level of skill or training.

Item 2 - Material Changes

Investment advisers are required to provide their clients with a summary of material changes made to their Brochure since the time of the last annual updating amendment and offer to provide the entire brochure free of charge. In this section, we discuss changes made to our Brochure since the time of our annual updating amendment in March, 2025. Since that time, we have made the following changes:

LaFleur & Godfrey manages held-away accounts that are maintained at independent third-party custodians. Further information about this service is available in Items 4 and 5.

LaFleur & Godfrey has started to provide tri-party 401(k) management options. Item 10 has been revised to reflect this change.

Clients are encouraged to review the Brochure in its entirety. A complete copy of our Brochure, free of charge, is available by contacting us by telephone at: (616) 942-1580 or by email at: johnd@lafleurgodfrey.com.

Additional information about LaFleur & Godfrey LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can find us by searching our name, or our unique identifying number, known as a CRD number, which is 168831.

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Item 4 - Advisory Business

Firm History

LaFleur & Godfrey LLC (“LaFleur & Godfrey”) is an SEC-registered investment adviser formed as a limited liability company on August 1, 2013, in the State of Delaware, as successor to the business of LaFleur & Godfrey, Inc. (“LaFleur & Godfrey”), which registered with the SEC in 2001. On September 1, 2020, LaFleur & Godfrey LLC, acquired the advisory business of Daniel McAdams. On May 1, 2021, the investment advisory business of Investment Counsel, Inc. joined LaFleur & Godfrey. Investment Counsel, Inc. operates as a DBA of LaFleur & Godfrey.

Focus Financial Partners

LaFleur & Godfrey LLC is part of the Focus Financial Partners, LLC (“Focus LLC”) partnership. Specifically, LaFleur & Godfrey LLC is a wholly-owned indirect subsidiary of Focus LLC. Focus Financial Partners Inc. is the sole managing member of Focus LLC. Ultimate governance of Focus LLC is conducted through the board of directors at Ferdinand FFP Ultimate Holdings, LP.

Focus LLC is majority-owned, indirectly and collectively, by investment vehicles affiliated with Clayton, Dubilier & Rice, LLC (“CD&R”). Investment vehicles affiliated with Stone Point Capital LLC (“Stone Point”) are indirect owners of Focus LLC. Because LaFleur & Godfrey LLC is an indirect, wholly-owned subsidiary of Focus LLC, CD&R and Stone Point investment vehicles are indirect owners of LaFleur & Godfrey LLC.

Focus LLC also owns other registered investment advisers, broker-dealers, pension consultants, insurance firms, business managers and other firms (the “Focus Partners”), most of which provide wealth management, benefit consulting and investment consulting services to individuals, families, employers, and institutions. Some Focus Partners also manage or advise limited partnerships, private funds, or investment companies as disclosed on their respective Form ADVs.

Firm Management

LaFleur & Godfrey LLC is managed by Daniel Van Timmeren, John Dice and John Koczara (“LaFleur & Godfrey LLC Principals”), pursuant to a management agreement between Charlevoix Management LG LLC and LaFleur & Godfrey LLC. The LaFleur & Godfrey LLC Principals serve as officers of LaFleur & Godfrey LLC and are responsible for the management, supervision and oversight of LaFleur & Godfrey LLC.

Our Services

LaFleur & Godfrey LLC provides personalized, comprehensive and confidential wealth management to clients who are primarily individuals, including high net worth individuals, and their trusts and estates. We also advise pension and profit-sharing plans, charitable organizations and small businesses. We are a fee-based firm who invests client assets in a manner designed to assist our clients in meeting their goals and needs as communicated in meetings with us. We typically invest in individual stocks and bonds in accordance with investment principals which favor active investing, company ownership and focused portfolios. In addition, we may utilize exchange traded funds (“ETFs”), mutual funds, and private funds in constructing portfolios. The terms of our relationship with clients are explained in the investment management agreements clients sign with us.

We are a fiduciary under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) with respect to investment management services and investment advice provided to ERISA plan clients, including ERISA plan participants. LaFleur & Godfrey LLC is also a fiduciary under section 4975 of the Internal Revenue Code of 1986, as amended (the “IRC”) with respect to investment management services and investment advice provided to individual retirement accounts (“IRAs”), ERISA plans, and ERISA plan participants. As such, we are subject to specific duties and obligations under ERISA and the IRC, as applicable, that include, among other things, prohibited transaction rules which are intended to prohibit fiduciaries from acting on conflicts of interest.

As a fiduciary, we have duties of care and of loyalty to you and are subject to obligations imposed on us by federal and state securities laws. As a result, you have certain rights that you cannot waive or limit by contract. Nothing in

our agreement with you should be interpreted as a limitation of our obligations under the federal and state securities laws or as a waiver of any unwaivable rights you possess.

Additional Services

LaFleur & Godfrey Model Portfolios

For the appropriate client, LaFleur & Godfrey has developed ETF Portfolios to correlate to specific client risk and return characteristics. These models are intended to benefit appropriate client accounts and leveraging the scale offered through modeling. Client portfolios would be subject to any fees or charges assessed by the underlying ETF as well as our fees disclosed in our Investment Management Agreement.

Financial Planning

The Firm provides comprehensive financial planning services as part of its ongoing wealth management relationship with clients that are part of a household with > \$500,000 in investable assets managed by L&G. The Firm is responsible for the payment of any services rendered by external consultants chosen by L&G for preparation and/or creation of the financial plan.

Financial planning services are an additional complement to our investment advisory services. The financial plan may address any or all of the following areas;

- Personal – family records, budgeting, personal liability, financial goals

- Education – Education IRAs, 529 Plans, dependent educational needs

- Tax & Cash Flow – income tax, spending analysis, tax planning past, present, future

- Death & Disability – cash needs at death, income needs for surviving dependents, estate planning, disability income analysis

- Retirement – investment plan and strategies

- Investments – portfolio analysis and possible alternatives

- Divorce Planning – financial issues and decisions couples may face during the divorce process

Implementation of any financial plans are entirely at the client's discretion. Clients should include their attorney(s), accountant(s), and/or insurance agent(s) when making decisions regarding our recommendations for their personal financial plan.

Our recommendations will never be based upon any specific product nor service offered by any third party (i.e., broker, insurance company).

Additionally, the Firm offers financial planning services on a stand-alone basis for a minimum fixed engagement fee of \$1,500. This fee is negotiable and may vary depending on the complexity of the services required and the nature of the relationship with the Advisor. Fixed fee arrangements are determined based on several factors, including the intricacies of the client's financial situation, the estimated time commitment, the number and types of financial topics addressed, and the size of the client's investment portfolio.

Treasury & Credit Solutions

We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions through UPTIQ Treasury & Credit Solutions, LLC (together with UPTIQ, Inc. and its affiliates, "UPTIQ") and Flourish Financial LLC ("Flourish"). Please see Items 5 and 10 for a fuller discussion of these services and other important information.

Insurance Solutions

We also help our clients obtain certain insurance solutions by introducing clients to our affiliate, Focus Risk Solutions, LLC ("FRS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC. Please see Items 5 and 10 for a fuller discussion of this service and other important information.

Held Away Assets

We implement investment advice on behalf of clients in certain held-away accounts – for example, 401(k) or 529 plan accounts – maintained either at the custodians with whom we have an institutional relationship or at other independent third-

party custodians. We have the capability to review, monitor, and manage these held-away accounts in a fashion similar to the way in which we review, monitor, and manage accounts that are not held away.

The order management system that we use for held-away accounts is provided by Pontera Solutions, Inc. We review, monitor, and manage these held-away accounts in an integrated way with client accounts held at our clients' primary custodian(s). Further information about this service is available in Item 5.

IRA Rollovers

Effective December 20, 2021 (or such later date as the US Department of Labor ("DOL") Field Assistance Bulletin 2018-02 ceases to be in effect), for purposes of complying with the DOL's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02") where applicable, we are providing the following acknowledgment to our clients. When we provide investment advice to clients regarding retirement plan account or individual retirement accounts, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

The way we make money creates some conflicts with client interests, so we operate under a special rule that requires us to act in the client's best interest and not put our interests ahead of the client's. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of the client when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in the client's best interest;
- Charge no more than is reasonable for our services; and
- Disclose basic information about any conflicts of interest.

Third-Party Managers

We recommend third-party managers to provide portfolio management services to certain clients via separately managed accounts. Further information about this service is available in Item 5.

Discretionary Client Assets

We invest client assets on a discretionary basis pursuant to a limited power of attorney clients give us in their client agreements. As of December 31, 2025, LaFleur & Godfrey LLC managed \$1.0164 billion in client assets on a discretionary basis.

Item 5 – Fees and Compensation

Description

LaFleur & Godfrey LLC bases its fees on a percentage of assets under management. Our standard annual Investment Management Agreement fee for new clients is calculated as follows:

- 1.00% on the first \$1,000,000;
- 0.85% on the next \$1,000,000;
- 0.75% on the next \$3,000,000;
- 0.50% on the assets above \$5,000,000

Fees are negotiable under certain circumstances, such as client size, required service levels, charitable organizations, and special projects. Legacy clients of Daniel McAdams generally are charged the same fee schedule they were being charged before becoming clients of our firm. In addition, many investment management client relationships predated the implementation of LaFleur & Godfrey LLC's current standard annual Advisory Fee Schedule. For this reason, clients' fees in many cases are higher or lower than those listed in our current fee schedule.

Fee Billing

Investment management fees are calculated on an average daily balance and billed quarterly in arrears, meaning that we invoice clients after the three-month billing period has ended. Unless specifically negotiated, the market value on

which the fee is calculated would include cash and cash equivalents, be reduced by the margin balance or other borrowing, and does not include accrued but unpaid interest. Payment in full is expected upon invoice presentation. Advisory fees may be directly debited from the custodian account with the client's written consent. For related accounts (other than ERISA accounts) fees may be deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Investment Advisory Services to Certain Retirement Plans

LaFleur & Godfrey LLC and Sentinel Pension Advisors, LLC ("SPA"), a wholly owned subsidiary of Focus LLC, provide investment-related services to certain retirement plans typically in exchange for an annual fee payable quarterly that is shared equally between LaFleur & Godfrey LLC and SPA. See Item 10 for more information.

Other Fees

In addition to our fees, clients are responsible for the fees and expenses associated with the investment of their assets. These fees and expenses may include brokerage commissions and markups and markdowns, transaction fees, custodial fees, deferred sales charges, wire transfer and electronic fund fees, and other fees and taxes related to brokerage accounts and securities transactions. In addition, if your account holds investment vehicles such as mutual funds, ETFs, private investment funds, investment management programs, and/or separately managed accounts, you will be subject to the internal management fees, expenses, and any performance fees charged by these vehicles and/or managers. These fees and expenses will reduce the performance of your account.

We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions through UPTIQ Treasury & Credit Solutions, LLC (together with UPTIQ, Inc. and its affiliates, "UPTIQ") and Flourish Financial LLC ("Flourish"). Focus Financial Partners, LLC ("Focus") is a minority investor in UPTIQ, Inc. UPTIQ is compensated by sharing in the revenue earned by such third-party financial institutions for serving our clients. The revenue paid to UPTIQ also benefits UPTIQ, Inc.'s investors, including Focus, our parent company. When legally permissible, UPTIQ also shares a portion of this earned revenue with our affiliate, Focus Solutions Holdings, LLC ("FSH"). For securities-backed lines of credit ("SBLOCs") made to our clients, UPTIQ will share with FSH up to 75% of all revenue it receives from such third-party financial institutions. For other loans (except residential mortgage loans) made to our clients, UPTIQ will share with FSH up to 25% of all revenue it receives from such third-party financial institutions. For cash management products and services provided to our clients, UPTIQ will share with FSH up to 33% of all revenue it receives from the third-party financial institutions and other intermediaries that provide administrative and settlement services in connection with this program. As noted above, Flourish facilitates cash management solutions for our clients. When legally permissible, Flourish pays FSH a revenue share of up to 0.10% of the total amount of cash held in Flourish cash accounts by our clients. Although the amount of these revenue-sharing payments to FSH is not charged directly in the calculation of the interest rate paid by clients on credit solutions facilitated by UPTIQ or the yield earned by clients on cash management solutions facilitated by UPTIQ or Flourish, the compensation earned by UPTIQ and Flourish is an expense of the third-party financial institutions that informs the interest rate paid by clients on credit solutions and the yield earned by clients on cash management solutions. FSH distributes this revenue to us when we are licensed to receive such revenue (or when no such license is required) and the distribution is not otherwise legally prohibited. Further information on this conflict of interest is available in Item 10 of this Brochure.

We help our clients obtain certain insurance solutions by introducing clients to our affiliate, Focus Risk Solutions, LLC ("FRS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC. FRS assists our clients with regulated insurance sales activity by advising our clients on insurance matters and placing insurance products for them and/or referring our clients to certain third-party insurance brokers (the "Brokers"), with whom FRS has agreements, which either separately or together with FRS place insurance products for them. If FRS places an insurance product or refers one of our clients to a Broker and there is a subsequent purchase of insurance through the Broker, then FRS will receive a portion of the upfront and/or ongoing commissions associated with the sale by the insurance carrier with which the policy was placed. The amount of revenue earned by FRS for the sale of these insurance products will vary over time in response to market conditions and will also differ based on the type of insurance product sold and which Broker placed the policy. The amount of insurance commission revenue earned by FRS is considered for purposes of determining the amount of additional compensation that certain of our financial professionals are entitled to receive. Additionally, in exchange for allowing certain of the Brokers to participate in the FRS platform and, thereby, to offer their services to our clients and certain of our affiliates' clients, FRS receives periodic fees (the "Platform Fees") from such Brokers. The Platform Fees are expected to

change over time. Such Platform Fees are revenue for FRS and, ultimately, for our common parent company, Focus, but we do not share in such revenue. FRS also indirectly benefits from our clients' use of the services insofar as such use incentivizes the Brokers to maintain their relationship with FRS and to continue paying Platform Fees to FRS, which could also support increases in the overall amount of the Platform Fee rates in the future. Further information on this conflict of interest is available in Item 10 of this Brochure.

For certain clients, we charge an advisory fee for services provided with respect to the held-away accounts mentioned in Item 4 above, just as we do with client accounts that are not held away. The specific fee schedule charged by us is provided in the client's investment advisory agreement with us. The fees charged by us for managing held-away accounts are identical to the fees we charge for managing accounts that are not held away.

Termination of Agreement

The client or the investment manager may terminate an Agreement by written notice to the other party as set forth in the Investment Management Agreement. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The standard fee calculation applies, adjusted for the number of days during the billing quarter prior to termination.

Item 6 - Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Our standard advisory fees are not based on a share of the capital gains or capital appreciation of managed securities.

Item 7 - Types of Clients

Description

Our clients are primarily individuals, including high-net-worth individuals, and their trusts and estates. We also advise pension and profit-sharing plans, charitable organizations, and small businesses. We do not have a formal account minimum, but we reserve the discretion to decline to accept client engagements that are not a fit with our Firm.

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

Methods of Analysis

Security analysis is primarily done using fundamental analysis.

Fundamental analysis looks at all aspects of a business, including management, products and/or services, and financials in deciding whether to invest in the security.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, company press releases, and the World Wide Web.

Investment Strategies

Our investment principals favor active investing, company ownership and focused portfolios. In managing our strategies and client accounts, we mostly utilize individual stocks and bonds, with ETFs and mutual funds added in certain situations.

The investment strategy we implement for a specific client is based upon the client's objectives as communicated to us during consultations. The client may change these objectives at any time. We may utilize any one or multiple investment strategies we manage for any one client or client relationship.

Our investment strategies include the following:

The Focused Core 30 Equity Strategy is a firm-managed portfolio that leverages the collective strength of the firm in constructing, monitoring, and managing the approximately 30 stocks that comprise this growth strategy. Both Macro considerations and Company specific fundamentals frame each investment decision such as: Global GDP forecasts,

US GDP forecasts, Fed monetary policy, Fiscal policy, Inflation outlook, Company balance sheet strength, Low debt levels, Strong free cash flow, etc.

The Focused Dividend 10 Equity Strategy is a firm-managed individual stock portfolio. However, the emphasis is on dividend paying stocks that provide current income to clients. Primary considerations in making security selections include: balance sheet quality, cash flow generation, earnings sustainability, yield and tax sensitivity.

The Focused Emerging Trends Equity Strategy is a firm-managed, individual stock aggressive growth strategy focused on companies with strong and/or accelerating revenue growth. These innovators & disrupters oftentimes prioritize growth investments over profits while gaining market share in their rapidly growing and expanding addressable markets. Management execution is critical. A long-term perspective is warranted as the strategy has above-average volatility.

The Focused Blue Chip Equity Strategy is a firm-managed, individual stock strategy emphasizing long-term growth & income. The strategy is expected to invest in 30-35 well-established companies with significant brand name recognition, proven management teams, strong balance sheets and historical above average dividend payouts. In addition, intentional widespread sector representation increases diversification and lowers tracking error versus the benchmark index.

Due to differences in the Firm's investment strategies and/or the individualized nature of certain advice, LaFleur & Godfrey LLC could be selling securities on behalf of some clients while buying the same or other securities on behalf of other clients.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks based on the type of investments we use in managing client accounts:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Cybersecurity Risk:** The computer systems, networks and devices used by LaFleur & Godfrey LLC and service providers to us and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various

protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity breaches affecting issuers of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs may be incurred by these entities in order to prevent any cybersecurity breaches in the future.

- **Options Transactions:** an option is a financial instrument that establishes a contract between two parties concerning the buying or selling of an asset at a reference price during a specified time frame. During this time frame, the buyer of the option gains the right, but not the obligation, to engage in some specific transaction on the asset, while the seller incurs the obligation to fulfill the transaction if requested by the buyer. The price of an option derives from the value of an underlying asset (commonly a stock, a bond, a currency or a futures contract) plus a premium based on the time remaining until the expiration of the option. Other types of options exist, and options can, in principle, be created for any type of valuable asset. In return for granting the option, called writing the option, the originator of the option collects a payment, the premium, from the buyer. The writer of an option must make good on delivering (or receiving) the underlying asset or its cash equivalent, if the option is exercised. The use of options as an investment strategy can involve a significant risk which may result in significant loss based upon market conditions.
- **Alternative Investments/Private Funds Risk:** Investing in alternative investments is speculative, not suitable for all clients, and intended for experienced and sophisticated investors who are willing to bear the high economic risks of the investment, which can include:
 - loss of all or a substantial portion of the investment due to leveraging, short-selling or other speculative investment practices;
 - lack of liquidity in that there may be no secondary market for the investment and none expected to develop;
 - volatility of returns;
 - restrictions on transferring interests in the investment;
 - potential lack of diversification and resulting higher risk due to concentration of trading authority when a single adviser is utilized;
 - absence of information regarding valuations and pricing;
 - delays in tax reporting;
 - less regulation and higher fees than mutual funds; and
 - risks associated with the operations, personnel, and processes of the manager of the funds investing in alternative investments.

Clients are strongly encouraged to review the private offering memorandum which offers a more complete discussion of the risks of investing in the fund.

Item 9 - Disciplinary Information

Legal and Disciplinary

Registered Investment Advisers are required to disclose all material facts regarding a legal or disciplinary event that would be material to a prospective or existing client's evaluation of LaFleur & Godfrey LLC or the integrity of LaFleur & Godfrey LLC's management. We have no information to disclose in response to this item.

Item 10 - Other Financial Industry Activities and Affiliations

LaFleur & Godfrey LLC has no other financial industry activities.

Credit and Cash Management Solutions

We offer clients the option of obtaining certain financial solutions from unaffiliated third-party financial institutions through UPTIQ Treasury & Credit Solutions, LLC (together with UPTIQ, Inc. and its affiliates, “UPTIQ”) and Flourish Financial LLC. These third-party financial institutions are banks and non-banks that offer credit and cash management solutions to our clients, as well as certain other unaffiliated third parties that provide administrative and settlement services to facilitate UPTIQ’s cash management solutions. UPTIQ acts as an intermediary to facilitate our clients’ access to these credit and cash management solutions. Flourish acts as an intermediary to facilitate our clients’ access to cash management solutions.

We are a wholly owned subsidiary of Focus Financial Partners, LLC (“Focus”). Focus is a minority investor in UPTIQ, Inc. UPTIQ is compensated by sharing in the revenue earned by such third-party financial institutions for serving our clients. The revenue paid to UPTIQ also benefits UPTIQ, Inc.’s investors, including Focus. When legally permissible, UPTIQ also shares a portion of this earned revenue with our affiliate, Focus Solutions Holdings, LLC (“FSH”). For securities-backed lines of credit (“SBLOCs”) made to our clients, UPTIQ will share with FSH up to 75% of all revenue it receives from such third-party financial institutions. For other loans (except residential mortgage loans) made to our clients, UPTIQ will share with FSH up to 25% of all revenue it receives from such third-party financial institutions. For cash management products and services provided to our clients, UPTIQ will share with FSH up to 33% of all revenue it receives from the third-party financial institutions and other intermediaries that provide administrative and settlement services in connection with this program. As noted above, Flourish facilitates cash management solutions for our clients. When legally permissible, Flourish pays FSH a revenue share of up to 0.10% of the total amount of cash held in Flourish cash accounts by our clients. Although the amount of these revenue-sharing payments to FSH is not charged directly in the calculation of the interest rate paid by clients on credit solutions facilitated by UPTIQ or the yield earned by clients on cash management solutions facilitated by UPTIQ or Flourish, the compensation earned by UPTIQ and Flourish is an expense of the third-party financial institutions that informs the interest rate paid by clients on credit solutions and the yield earned by clients on cash management solutions. FSH distributes this revenue to us when we are licensed to receive such revenue (or when no such license is required) and the distribution is not otherwise legally prohibited. This revenue is also revenue for FSH’s and our common parent company, Focus. Additionally, the volume generated by our clients’ transactions allows Focus to negotiate better terms with UPTIQ and Flourish, which benefits Focus and us.

Accordingly, we have a conflict of interest when recommending UPTIQ’s and Flourish’s services to clients because of the compensation to us and to our affiliates, FSH and Focus, and the transaction volume to UPTIQ and Flourish. We mitigate this conflict by: (1) fully and fairly disclosing the material facts concerning the above arrangements to our clients, including in this Brochure; and (2) offering UPTIQ’s and Flourish’s solutions to clients on a strictly nondiscretionary and fully disclosed basis, and not as part of any discretionary investment services. Additionally, we note that clients who use UPTIQ’s and Flourish’s services will receive product-specific disclosures from the third-party financial institutions and other unaffiliated third-party intermediaries that provide services to our clients.

We have an additional conflict of interest when we recommend credit solutions to our clients because our interest in continuing to receive investment advisory fees from client accounts gives us a financial incentive to recommend that clients borrow money rather than liquidate some or all of the assets we manage.

Credit Solutions

Clients retain the right to pledge assets in accounts generally, subject to any restrictions imposed by clients’ custodians. While credit solution programs that we offer facilitate secured loans through third-party financial institutions, clients are free instead to work directly with institutions outside such programs. Because of the limited number of participating third-party financial institutions, clients may be limited in their ability to obtain as favorable loan terms as if the client were to work directly with other banks to negotiate loan terms or obtain other financial arrangements.

Clients should also understand that pledging assets in an account to secure a loan involves additional risk and restrictions. A third-party financial institution has the authority to liquidate all or part of the pledged securities at any time, without prior notice to clients and without their consent, to maintain required collateral levels. The third-party financial institution also has the right to call client loans and require repayment within a short period of time; if the client cannot repay the loan within the specified time period, the third-party financial institution will have the right to force the sale of pledged assets to repay those loans. Selling assets to maintain collateral levels or calling loans may result in asset sales and realized losses in a declining market, leading to the permanent loss of capital. These sales also may have adverse tax consequences. Interest

payments and any other loan-related fees are borne by clients and are in addition to the advisory fees that clients pay us for managing assets, including assets that are pledged as collateral. The returns on pledged assets may be less than the account fees and interest paid by the account. Clients should consider carefully and skeptically any recommendation to pursue a more aggressive investment strategy in order to support the cost of borrowing, particularly the risks and costs of any such strategy. More generally, before borrowing funds, a client should carefully review the loan agreement, loan application, and other forms and determine that the loan is consistent with the client's long-term financial goals and presents risks consistent with the client's financial circumstances and risk tolerance.

We use UPTIQ to facilitate credit solutions for our clients.

Cash Management Solutions

For cash management programs, certain third-party intermediaries provide administrative and settlement services to our clients. Engaging the third-party financial institutions and other intermediaries to provide cash management solutions does not alter the manner in which we treat cash for billing purposes. Clients should understand that in rare circumstances, depending on interest rates and other economic and market factors, the yields on cash management solutions could be lower than the aggregate fees and expenses charged by the third-party financial institutions, the intermediaries referenced above, and us. Consequently, in these rare circumstances, a client could experience a negative overall investment return with respect to those cash investments. Nonetheless, it might still be reasonable for a client to participate in a cash management program if the client prefers to hold cash at the third-party financial institutions rather than at other financial institutions (e.g., to take advantage of FDIC insurance).

We use UPTIQ and Flourish to facilitate cash management solutions for our clients.

Focus Risk Solutions

We help our clients obtain certain insurance solutions by introducing clients to our affiliate, Focus Risk Solutions, LLC ("FRS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC ("Focus").

FRS assists our clients with regulated insurance sales activity by advising our clients on insurance matters and placing insurance products for them and/or referring our clients to certain third-party insurance brokers (the "Brokers"), with whom FRS has agreements, which either separately or together with FRS place insurance products for them. If FRS places an insurance product or refers one of our clients to a Broker and there is a subsequent purchase of insurance through the Broker, then FRS will receive a portion of the upfront and/or ongoing commissions associated with the sale by the insurance carrier with which the policy was placed. The amount of revenue earned by FRS for the sale of these insurance products will vary over time in response to market conditions and will also differ based on the type of insurance product sold and which Broker placed the policy. The amount of insurance commission revenue earned by FRS is considered for purposes of determining the amount of additional compensation that certain of our financial professionals are entitled to receive. This revenue is also revenue for our and FRS's common parent company, Focus.

Additionally, in exchange for allowing certain of the Brokers to participate in the FRS platform and, thereby, to offer their services to our clients and certain of our affiliates' clients, FRS receives periodic fees (the "Platform Fees") from such Brokers. The Platform Fees are expected to change over time. Such Platform Fees are revenue for FRS and, ultimately, for our common parent company, Focus, but we do not share in such revenue. FRS also indirectly benefits from our clients' use of the services insofar as such use incentivizes the Brokers to maintain their relationship with FRS and to continue paying Platform Fees to FRS, which could also support increases in the overall amount of the Platform Fee rates in the future.

Accordingly, we have a conflict of interest when recommending FRS's services to clients because of the compensation to certain of our financial professionals and to our affiliates, FRS and Focus. We address this conflict by: (1) fully and fairly disclosing the material facts concerning the above arrangements to our clients, including in this Brochure; (2) offering FRS solutions to clients on a strictly nondiscretionary and fully disclosed basis, and not as part of any discretionary investment services; and (3) not sharing in any portion of the Platform Fees. Additionally, we note that clients who use FRS's services will receive product-specific disclosure from the Brokers and insurance carriers and other unaffiliated third-party intermediaries that provide services to our clients.

The insurance premium is ultimately dictated by the insurance carrier, although in some circumstances the Brokers or FRS may have the ability to influence an insurance carrier to lower the premium of the policy. The final rate may be higher or lower than the prevailing market rate, and may be higher than if the policy was purchased directly through the Broker without the assistance of FRS. We can offer no assurances that the rates offered to you by the insurance carrier are the lowest possible rates available in the marketplace.

Focus Financial Partners

As noted above in response to Item 4, certain investment vehicles affiliated with CD&R collectively are indirect majority owners of Focus LLC, and certain investment vehicles affiliated with Stone Point are indirect owners of Focus LLC. Because LaFleur & Godfrey LLC is an indirect, wholly-owned subsidiary of Focus LLC, CD&R and Stone Point investment vehicles are indirect owners of LaFleur & Godfrey LLC.

Additional information about Focus can be found at www.focusfinancialpartners.com.

Investment Advisory Services to Certain Retirement Plans

LaFleur & Godfrey LLC and Sentinel Pension Advisors, LLC (“SPA”), a wholly owned subsidiary of Focus LLC, provide investment-related services to certain retirement plans. LaFleur & Godfrey LLC, SPA, and the retirement plan sponsor enter into an advisory agreement that specifies the discretionary and/or non-discretionary advisory services to be provided by LaFleur & Godfrey LLC and SPA to the plan. Generally, LaFleur & Godfrey LLC is responsible for investment recommendations and creating and maintaining model portfolios, individual fund choices, and asset allocation targets. SPA is generally responsible for fiduciary governance, participant services, and portfolio administration, including trading, rebalancing, and performance reporting.

The allocation of the retirement plan’s assets to LaFleur & Godfrey LLC and SPA, rather than to unaffiliated investment managers, increases the compensation to LaFleur & Godfrey LLC and SPA, and the revenue to Focus LLC. As a consequence, Focus LLC benefits financially when the plan sponsor engages LaFleur & Godfrey LLC and SPA, which creates a conflict of interest with the retirement plan. LaFleur & Godfrey LLC believes this conflict is mitigated because of the following factors: (1) the retention of LaFleur & Godfrey LLC and SPA is based on the plan sponsor’s judgment that such retention is in the best interest of the retirement plan; (2) LaFleur & Godfrey LLC and SPA have each met the due diligence standards that the plan sponsor applies to investment managers; (3) the plan sponsor is willing and able to terminate the services of LaFleur & Godfrey LLC and/or SPA, in part or in whole, if the services of LaFleur & Godfrey LLC or SPA become unsatisfactory in the judgment of, and at the sole discretion of, the plan sponsor; and (4) LaFleur & Godfrey LLC and SPA have fully and fairly disclosed the material facts regarding this relationship to the plan sponsor, and the plan sponsor gave its informed consent to the arrangement. LaFleur & Godfrey LLC notes that the plan sponsor independently decided to enter into the agreement and neither LaFleur & Godfrey LLC nor SPA provided investment advice that formed a basis for, or acted as a fiduciary with respect to, the plan sponsor’s decision to select or retain LaFleur & Godfrey LLC or SPA.

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

Code of Ethics

The employees of LaFleur & Godfrey LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request.

Subject to the firm’s Code of Ethics, LaFleur & Godfrey LLC and its employees may buy or sell securities that are also held by clients. This is a potential conflict of interest. Our Code of Ethics is designed to mitigate the potential conflict of interest by implementing preclearance requirements for certain securities transactions by Firm personnel and requiring them to report their personal securities holdings and transactions for compliance review.

Item 12 - Brokerage Practices

Selecting Brokerage Firms

For client accounts that custody with a bank or trust company, LaFleur & Godfrey LLC has full discretion as to which broker-dealer to execute brokerage transactions. For these accounts, LaFleur & Godfrey LLC executes equity securities transactions at RBC and William Blair, broker-dealers who provide research services to our firm, for 5 cents per share. Clients should understand that their commission dollars are used toward research that will likely benefit their portfolio, but also benefits other client portfolios. In order to obtain investment research and analysis furnished by these “research” brokerage firms, clients may pay a brokerage commission which is higher than commissions generally available in recognition of the value of services provided to LaFleur & Godfrey LLC by the brokerage firm. Services obtained for one client may also benefit other clients. LaFleur & Godfrey LLC considers various factors in the selection of a broker, including research capabilities, research recommendations, ability to execute trades, depth of services provided, processing capabilities, financial stability and responsibility, reputation, commission rate, responsiveness to LaFleur & Godfrey LLC and the value of brokerage and research services provided by such brokers.

Research Services provided by brokers may include: proprietary research including written company, industry and economic reports. It also includes conference calls with analysts and corporate managements, and invitations to single and multi-day investment conferences, which feature presentations by managements of companies in which LaFleur & Godfrey LLC has investments on behalf of its clients, or prospective interest in investment.

Research and execution-related services provided by brokers may be proprietary products and services of the brokers. When LaFleur & Godfrey LLC uses client brokerage commissions to obtain research and other permitted products and services, LaFleur & Godfrey LLC receives a benefit in that LaFleur & Godfrey LLC does not therefore have to produce or pay for the research, products or services. LaFleur & Godfrey LLC therefore has an incentive to select or recommend a broker-dealer based on LaFleur & Godfrey LLC’s interest in receiving the research, rather than on LaFleur & Godfrey LLC’s clients’ interest in receiving most favorable execution. This is a conflict of interest. We believe that the execution of securities transactions through RBC and William Blair is appropriate because it provides lawful and appropriate assistance in our investment decision making responsibilities to client accounts.

Recommended Custodian Broker-Dealer

For clients who have not custodied their assets at a bank, LaFleur & Godfrey LLC recommends a custodian broker-dealer based on LaFleur & Godfrey LLC’s experience with the quality of each of the recommended firms’ services and fees. We routinely recommend that clients custody their assets with Charles Schwab & Co. (“Schwab”), an independent custodian and broker-dealer, and direct us to execute all securities transactions with Schwab. Clients should understand that by directing us to use a particular broker or dealer, we will not seek more competitive execution through other broker-dealers, and best execution may not be achieved. Not all investment advisors require clients to direct the use of specific brokers.

We participate in the institutional programs the custodian broker-dealers offer to independent investment advisers such as LaFleur & Godfrey LLC. These institutional programs provide us with access to services which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them. These services benefit LaFleur & Godfrey LLC but may not benefit all client accounts. Many of the products and services assist LaFleur & Godfrey LLC in managing and administering client accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of LaFleur & Godfrey LLC's fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of LaFleur & Godfrey LLC's accounts. Custodian broker-dealers also make available to LaFleur & Godfrey LLC other services intended to help LaFleur & Godfrey LLC manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. LaFleur & Godfrey LLC does not, however, enter into any commitments with the brokers for transaction levels in exchange for any services or products from brokers. While as a fiduciary, LaFleur & Godfrey LLC endeavors to act in its clients' best interests, LaFleur & Godfrey LLC's recommendation that clients

maintain their assets in accounts at a custodian broker-dealer could potentially be influenced by the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the brokers. We seek to mitigate this conflict of interest through disclosure and periodically reviewing the quality of services provided to client accounts.

Aggregation and Allocation

When it is appropriate, LaFleur & Godfrey LLC may aggregate or “block” client orders to achieve more efficient execution. LaFleur & Godfrey LLC attempts to group its stock trades in blocks where possible. In such instances, each client account participating in the aggregate transaction will be charged the average price per unit for the security. We seek to place, aggregate and allocate trades among our clients in a manner that is fair and equitable under the circumstances.

Cross Trades

We occasionally execute cross trades of certain fixed income securities for certain client accounts where we recommend that one client sell a security and another client purchase that same security. Cross trades present a conflict of interest in that the selling and purchasing clients are taking opposing positions and have opposing interests in the execution price to be obtained. We seek to mitigate this conflict of interest through this disclosure and by seeking a market execution price.

Directed Brokerage

Certain clients have custodied their accounts at broker-dealer custodians that we have not recommended, and we are only able to execute transactions through the particular broker-dealer custodian selected by the client. A client that custodies their account at a broker-dealer custodian who requires LaFleur & Godfrey LLC to execute securities transactions through that particular broker should be aware that LaFleur & Godfrey LLC will not be able to aggregate securities transactions to obtain more favorable price or seek to execute securities transactions through other broker-dealers in order to obtain more favorable prices or execution than the prices or execution offered by the directed broker. Clients therefore may not be able to obtain best execution for their transactions and may receive less favorable prices and pay a higher commission rate for executing these transactions. Ultimately, these arrangements may cost clients more money.

LaFleur & Godfrey LLC does not have any arrangements to compensate any broker-dealer for client referrals.

Trade Errors

When trading client accounts, errors may periodically occur. LaFleur & Godfrey LLC endeavors to correct errors promptly and, when we are responsible for the error, in a manner that makes the client whole. We do not retain any client trade error gains.

Item 13 - Review of Accounts

Periodic Reviews

Account reviews are performed regularly for changes in cash balances resulting from deposits, withdrawals, and bond maturities and at least quarterly for strategy review and asset allocation rebalancing. Reviews are done by the firm principals as well as assistant portfolio managers as supervised by the principals. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Firm principals, who have responsibility for specific client relationships, perform account reviews. They review each account for asset allocation versus targets, fixed income strategy and individual stock selections and diversification and the likelihood that the performance of each security will contribute to the investment objectives of the client. Clients receive written transaction and valuation reports at least quarterly from their account custodian. LaFleur &

Godfrey LLC also provides clients with various reports, including reports of the holdings and performance of their accounts, and economic and market outlook commentary. We seek to meet with each client to review their financial circumstances and their accounts at least annually and to send reports to clients with whom a meeting cannot be arranged.

Item 14 - Client Referrals and Other Compensation

Incoming Referrals

LaFleur & Godfrey LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

LaFleur & Godfrey LLC's parent company is Focus Financial Partners, LLC ("Focus"). From time to time, Focus holds partnership meetings and other industry and best-practices conferences, which typically include LaFleur & Godfrey LLC, other Focus firms and external attendees. These meetings are first and foremost intended to provide training or education to personnel of Focus firms, including LaFleur & Godfrey LLC. However, the meetings do provide sponsorship opportunities for asset managers, asset custodians, vendors and other third-party service providers. Sponsorship fees allow these companies to advertise their products and services to Focus firms, including LaFleur & Godfrey LLC. Although the participation of Focus firm personnel in these meetings is not preconditioned on the achievement of a sales target for any conference sponsor, this practice could nonetheless be deemed a conflict as the marketing and education activities conducted, and the access granted, at such meetings and conferences could cause LaFleur & Godfrey LLC to focus on those conference sponsors in the course of its duties. Focus attempts to mitigate any such conflict by allocating the sponsorship fees only to defraying the cost of the meeting or future meetings and not as revenue for itself or any affiliate, including LaFleur & Godfrey LLC. Conference sponsorship fees are not dependent on assets placed with any specific provider or revenue generated by such asset placement.

The following entities have provided conference sponsorship to Focus from January 1, 2025 to February 1, 2026:

- *Addepar, Inc.*
- *AQR Capital Management, LLC*
- *Bigelow LLC*
- *BlackRock, Inc.*
- *BOWS Administrator LLC (Brookfield Oaktree Wealth Solutions)*
- *Capital Integration Systems LLC (CAIS)*
- *Charles Schwab & Co., Inc.*
- *Cliffwater LLC*
- *Dimensional Fund Advisors LP*
- *Dinsmore Compliance Services, LLC (DCS)*
- *Eaton Vance Distributors, Inc. (includes Parametric Portfolio Associates)*
- *Edgewood Partners Insurance Center (EPIC) (includes Vanbridge)*
- *Fidelity Brokerage Services LLC (includes FIAM and Wealthscape)*
- *Flourish Financial LLC*
- *Franklin Templeton Distributors LLC (includes O'Shaughnessy Asset Management, L.L.C. (OSAM) and CANVAS)*
- *Jackson National Life Distributors LLC*
- *K&L Gates LLP*
- *Lord, Abbett & Co. LLC*
- *Nuveen Securities, LLC*
- *Orion Advisor Solutions, Inc.*
- *Pacific Investment Management Company LLC (PIMCO)*
- *Pinnacle Insurance & Financial Services, LLC*
- *Practifi, Inc.*
- *Quantinno Capital Management LP (includes TaxEdge and DEALS (Direct Equity Active Long Short))*

- *RedBlack Software, LLC (includes intelliflo)*
- *SmartAsset Advisors LLC*
- *Stone Ridge Asset Management LLC*
- *The Vanguard Marketing Corporation, Inc.*
- *T. Rowe Price Investment Services, Inc.*
- *TriState Capital Bank*
- *VRGL Inc.*

You can access updates to the list of conference sponsors on Focus' website through the following link:

<https://www.focusfinancialpartners.com/conference-sponsors>

Referrals Out

LaFleur & Godfrey LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them. The benefits we receive from Schwab are described in our response to Item 12.

Item 15 – Custody

Custody

LaFleur & Godfrey LLC is deemed to have custody over client assets when the Firm directly debits client advisory fees from respective client's custodial account, pursuant to the client's written authorization in the Investment Management Agreement. LaFleur & Godfrey, LLC also is deemed to have legal custody over the assets of LaFleur & Godfrey LLC clients who authorize us to direct their client custodian(s) to direct transfers to third-parties pursuant to standing instructions.

Account Statements

All assets are held at qualified custodians, and the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the various portfolio reviews or statements provided by LaFleur & Godfrey LLC. Our reviews or statements may vary from the custodian statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 - Investment Discretion

Discretionary Authority for Trading

LaFleur & Godfrey LLC has discretionary authority to manage securities accounts on behalf of clients. Under a limited power of attorney contained in our investment management agreement with clients, we have the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Clients are permitted to impose reasonable written restrictions on the investments in their accounts, for example, to prohibit certain investments for moral, ethical, or religious reasons or to limit any single asset to a maximum percent of the total portfolio market value.

Item 17 - Voting Client Securities

Proxy Votes

LaFleur & Godfrey LLC typically votes proxies for clients, except in instances where the client has agreed to retain authority and responsibility for proxy voting in its agreement with LaFleur & Godfrey LLC. LaFleur & Godfrey LLC has entered into an agreement with Broadridge/ProxyEdge, whereby they automate, facilitate, and record keep the voting of proxies in the instance where clients have authorized LaFleur & Godfrey LLC to vote proxies in their Investment Management Agreement with us. Not all custodians are able to integrate with Broadridge/ProxyEdge, for these custodians and the respective clients LaFleur & Godfrey LLC manually votes and recordkeeps the proxies. LaFleur & Godfrey LLC has adopted a proxy voting policy reasonably designed to vote client proxies in the best interest of clients. LaFleur & Godfrey LLC's principals constitute the Proxy Committee and must agree on a voting

position with respect to proposals which are not covered by the firm's proxy voting guidelines. The guidelines address five general categories: Corporate Governance; Takeover Defense; Compensation Plans (generally against plans which are dilutive and overly generous) Capital Structure; Classes of Stock and Recapitalization; and Social Responsibility (the Firm opposes most of these proposals; however, each is evaluated carefully whether favored or opposed by management.) Generally, we do not allow clients to instruct us how to vote specific proxies although we will consider such instructions upon request.

In the event of a vote involving a conflict of interest that does not meet the specific voting parameters of LaFleur & Godfrey LLC's proxy voting guidelines or requires additional company-specific decision-making, LaFleur & Godfrey LLC may request an independent third-party review.

Clients may call, write, or email us to request a copy of LaFleur & Godfrey LLC's complete proxy voting policy and those of its proxy voting service provider, voting records of how securities have been voted in their particular account, or to discuss questions they may have about their proxies. Our contact information is on the cover page of this brochure.

Class Action Filings

When class action lawsuits are filed and clients are eligible to participate in the class, they may contact LaFleur & Godfrey to confirm their desire to be included as part of the class. At that point, upon request, we will assist by providing the appropriate notice, claim forms, and historical transactions and holdings reports that substantiate the participation in the class, to enable the client to file the claim.

Item 18 - Financial Information

Financial Condition

LaFleur & Godfrey LLC does not have any financial impairment that will preclude the Firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because LaFleur & Godfrey LLC does not serve as a custodian for client funds or securities nor requires prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Brochure Supplement (Part 2B of Form ADV)

July 2026

This brochure supplement provides information about Daniel S. Van Timmeren, John W. Dice, John K. Koczara, Aaron Ritsema, Sahana Madhanagopal, and Zachary Falconer to supplement the LaFleur & Godfrey LLC brochure. You should have received a copy of that brochure. Please contact John Dice if you did not receive LaFleur & Godfrey LLC's brochure or if you have any questions about the contents of this supplement.

Professional Certifications

Employees may have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark (CFA Institute www.cfainstitute.org). CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Daniel S. Van Timmeren

Educational Background:

- Date of birth: 10/2/61
- Michigan State University, BA, Finance, 1983

Business Experience:

- Investment Counselor, Partner, LaFleur & Godfrey LLC (2019 – Present)
- Investment Counselor, Partner and CCO, LaFleur & Godfrey LLC (2013 – 2019)
- Investment Counselor and Principal, LaFleur & Godfrey, Inc. (2007 – 2013)

Disciplinary Information: None

Other Business Activities: Daniel S. Van Timmeren serves as an elected volunteer board member of Kent Community Hospital Foundation. The board manages endowment funds for the Foundation.

Supervision: Mr. Van Timmeren is a principal of the Firm. Mr. Dice, the CCO, is responsible for monitoring the advisory activities of the Firm's supervised persons, including Mr. Van Timmeren.

John W. Dice's contact information:

(616) 942-1580 or <mailto:JohnD@LaFleurGodfrey.com>

John K. Koczara, CFA®

Educational Background:

- Date of birth: 6/11/69
- Michigan State University, BA, Finance, 1991
- Chartered Financial Analyst, AIMR, 2001

Business Experience:

- Senior Portfolio Manager and Partner, LaFleur & Godfrey LLC (2013 – present)
- Portfolio Manager and Principal, Ambs Investment Counsel, LLC (2010 - 2013)

Disciplinary Information: None

Supervision: Mr. Koczara is a principal of the Firm. Mr. Dice, the CCO, is responsible for monitoring the advisory activities of the Firm's supervised persons, including Mr. Koczara.

John W. Dice's contact information:

(616) 942-1580 or <mailto:JohnD@LaFleurGodfrey.com>

John W. Dice, CFP®

Educational Background:

- Date of birth: 2/9/65
- Hope College, BA Business Administration, 1987
- Grand Valley State University, MBA Business Administration 2000
- CERTIFIED FINANCIAL PLANNER™ certification, 2009

Business Experience:

- Chief Operating Officer and Chief Compliance Officer, Partner, LaFleur & Godfrey LLC (2020 – present)
- Chief Operating Officer and Chief Compliance Officer, LaFleur & Godfrey LLC (2019 – 2020)
- Chief Wealth Management Officer, Macatawa Bank (2006 - 2018)

Disciplinary Information: None

Other Business Activities: John is a member of the Board of Directors for Unity Christian High School, located in Hudsonville Michigan.

Supervision: Mr. Dice is supervised by Daniel S. Van Timmeren and John K. Koczara. They review John W. Dice's work through frequent office interactions as well as remote interactions. They also review John W. Dice's activities through our client relationship management system.

Daniel S. Van Timmeren's contact information:
616-942-1580 or DanVT@LaFleurGodfrey.com

John K. Koczara's contact information:
616-942-1580 or John@LaFleurGodfrey.com

Aaron M. Ritsema, CFP®

Educational Background:

- Date of Birth: 11/20/81
- Grand Valley State University, BA, Finance & Management, 2004
- CERTIFIED FINANCIAL PLANNER™ certification, 2014

Business Experience:

- Senior Portfolio Manager, Partner, LaFleur & Godfrey LLC (2022 - Present)
- Senior Portfolio Manager, Investment Counsel, A Division of LaFleur & Godfrey LLC (2022 - Present)
- Financial Consultant, Charles Schwab & Co, Inc., (2007 - 2022)
- Financial Consultant, Royal Securities Company, (2004 - 2007)

Disciplinary Information: None

Other Business Activities: None

Supervision: Mr. Ritsema is supervised by John W. Dice, CCO, COO. He reviews Aaron M. Ritsema's work through frequent office interactions as well as remote interactions. He also reviews Aaron M. Ritsema's activities through our client relationship management system.

John W. Dice's contact information:

(616) 942-1580 or <mailto:JohnD@LaFleurGodfrey.com>

Sahana Madhanagopal, CFA®

Educational Background:

- Date of Birth: 3/14/93
- Thiagarajar College of Engineering, Bachelor of Engineering
- Christ University, Bangalore, MBA, Finance General, 2017 - 2018
- Western Michigan University, MBA, Finance & Finance Management Services, 2016 - 2018
- Chartered Financial Analyst, CFA Institute, 2022

Business Experience:

- Senior Research Analyst and Associate Portfolio Manager, LaFleur & Godfrey LLC (2024 - present)
- Senior Equity Research Analyst, Macquarie Group (2023 - 2024)
- Associate Research Analyst, LVM Capital (2020 - 2023)
- Application Specialist, Vector Marketing (2018 - 2019)
- Equity Analyst, Student Managed Investment Fund, WMU (2018)
- Research & Training Asst, Dept of Finance, WMU, Haworth College of Business (2017 - 2018)

Disciplinary Information: None

Other Business Activities: None

Supervision: Ms. Madhanagopal is supervised by John W. Dice, CCO, COO. He reviews Sahana Madhanagopal's work through frequent interactions.

John W. Dice's contact information:

(616) 942-1580 or <mailto:JohnD@LaFleurGodfrey.com>

Zachary T. Falconer

Educational Background:

- Date of Birth: 10/12/92
- Arizona State University, BA, Technological and Entrepreneurship and Management, Ira A. Fulton School of Engineering, 2015

Business Experience:

- Vice President, Financial Consultant, Charles Schwab (2017 – 2025)
- Financial Consultant, Academy Cohort, Charles Schwab (2015 – 2017)
- Series 7 and Series 66

Disciplinary Information: None

Other Business Activities: None

Supervision: Mr. Falconer is supervised by John W. Dice, CCO, COO. He reviews Zachary T. Falconer's work through frequent interactions, as well as remote interactions. He also reviews Zachary T. Falconer's activities through our client relationship management system.

John W. Dice's contact information:

(616) 942-1580 or <mailto:JohnD@LaFleurGodfrey.com>