

Brochure Supplement (Part 2B of Form ADV)

August 13, 2021

SJA FINANCIAL ADVISORY, LLC

F. MICHAEL ARNOW

10401 West Innovation Drive
Suite 100
Wauwatosa, WI 53226
(414) 390-1492
www.SJAFA.com

This brochure supplement provides information about F. Michael Arnow that supplements SJFAFA's brochure. You should have received a copy of that brochure. Please contact Angela L. Pingel, SJFAFA's Chief Compliance Officer, at (414) 390-1496 or angiepingel@SJFAFA.com if you did not receive SJFAFA's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

F. Michael Arnow, CPA, CFP[®], began his career at SJA Financial Advisory, LLC (“SJAJFA”) in January 2007. Currently and for at least the preceding five years, he has held the role of Senior Financial Advisor. Mr. Arnow received a B.B.A. degree from Loyola University in 1968 and an MBA from DePaul University in 1977. Mr. Arnow has also received his CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) certification and is a Certified Public Accountant (CPA). Mr. Arnow was born in 1944.

Qualification for a CPA license in Wisconsin requires:

- A bachelor’s degree or higher degree and at least 150 hours of qualifying education;
- Successful completion of the Uniform CPA Examination; and
- Continuing education.

Qualification as a CFP[®] professional requires:

- A bachelor’s degree or its equivalent from an accredited college or university;
- Completion of financial planning education requirements set by the CFP[®] Board;
- Successful completion of the CFP[®] certification exam;
- Three years of qualifying full-time work experience;
- Successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
- Continuing education.

Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP[®], CERTIFIED FINANCIAL PLANNER[™], CFP[®] (with plaque design) and CFP[®] (with flame design) in the U.S., which it awards to individuals who successfully complete CFP[®] Board’s initial and ongoing certification requirements.

Item 3 – Disciplinary Information

There are no legal or disciplinary events relating to Mr. Arnow that would be material to a client’s evaluation of Mr. Arnow.

Item 4 – Other Business Activities

Mr. Arnow is not involved in any other investment-related business or occupation. However, in addition to his role at SJAJFA, Mr. Arnow is a part time employee and consultant to Arnow & Associates, a CPA firm owned by his spouse.

Item 5 – Additional Compensation

Mr. Arnow does not receive any economic benefits from any non-client for providing advisory services, such as sales awards or bonuses for client referrals.

Item 6 – Supervision

Mr. Arnow is an owner of SJAFa and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFa's Chief Compliance Officer and peer reviewed by SJAFa's senior financial planners. Inquiries regarding Mr. Arnow's advisory activities can be directed to Angela L. Pingel, Chief Compliance Officer of SJAFa, at (414) 390-1496.

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SJA FINANCIAL ADVISORY, LLC

MATTHEW P. GOIHL

10401 West Innovation Drive
Suite 100
Wauwatosa, WI 53226
(414) 390-1492
www.SJAFA.com

This brochure supplement provides information about Matthew P. Goihl that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Angela L. Pingel, SJFA's Chief Compliance Officer, at (414) 390-1496 or angiepingel@SJFA.com if you did not receive SJFA's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Matthew P. Goihl, CFP[®], ADPA[®], began his career at SJA Financial Advisory, LLC (“SJFAFA”) in April 2008. Currently and for at least the proceeding five years, he has held the role of Financial Planner and Chief Executive Officer. Mr. Goihl received a B.A. degree from the University of Wisconsin-Madison in 1991 and an MBA from the University of Madison-Whitewater in 2000. He also received his CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) certification in 2009 and his ADPA[®] designation in 2013. Mr. Goihl was born in 1968.

Qualification as a CFP[®] professional requires:

- A bachelor’s degree or its equivalent from an accredited college or university;
- Completion of financial planning education requirements set by the CFP[®] Board;
- Successful completion of the CFP[®] certification exam;
- Three years of qualifying full-time work experience;
- Successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
- Continuing education.

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Qualification for the ADPA[®] designation requires:

- Completion of a course of study encompassing wealth transfers, federal taxation, retirement planning, and planning for financial and medical end-of-life needs for domestic partners;
- Successful completion of the ADPA[®] examination; and
- Continuing education.

Item 3 – Disciplinary Information

There are no legal or disciplinary events relating to Mr. Goihl that would be material to a client’s evaluation of Mr. Goihl.

Item 4 – Other Business Activities

Mr. Goihl is not involved in any other investment-related business or occupation or any other business or occupation for compensation.

Item 5 – Additional Compensation

Mr. Goihl does not receive any economic benefits from any non-client for providing advisory services, such as sales awards or bonuses for client referrals.

Item 6 – Supervision

Mr. Goihl is an owner of SJAFAs and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFAs' Chief Compliance Officer and peer reviewed by SJAFAs' senior financial planners. Inquiries regarding Mr. Goihl's advisory activities can be directed to Angela L. Pingel, Chief Compliance Officer of SJAFAs, at (414) 390-1496.

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SJA FINANCIAL ADVISORY, LLC

JOSEPH B. DAILEY

10401 West Innovation Drive

Suite 100

Wauwatosa, WI 53226

(414) 390-1492

www.SJAFA.com

This brochure supplement provides information about Joseph B. Dailey that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Angela L. Pingel, SJFA's Chief Compliance Officer, at (414) 390-1496 or angiepingel@SJFA.com if you did not receive SJFA's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Joseph B. Dailey, CFP[®], began his career at SJA Financial Advisory, LLC (“SJAFa”) in April 2010. Currently and for at least the preceding five years, he has held the role of Financial Planner. In addition, Mr. Dailey has held the role of Portfolio Manager since 2021. Mr. Dailey received a B.S. degree from Fairfield University in 1995 and received his CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) certification in 2010. Mr. Dailey was born in 1973.

Qualification as a CFP[®] professional requires:

- A bachelor’s degree or its equivalent from an accredited college or university;
- Completion of financial planning education requirements set by the CFP[®] Board;
- Successful completion of the CFP[®] certification exam;
- Three years of qualifying full-time work experience;
- Successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
- Continuing education.

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Item 3 – Disciplinary Information

There are no legal or disciplinary events relating to Mr. Dailey that would be material to a client’s evaluation of Mr. Dailey.

Item 4 – Other Business Activities

Mr. Dailey is not involved in any other investment-related business or occupation or any other business or occupation for compensation.

Item 5 – Additional Compensation

Mr. Dailey does not receive any economic benefits from any non-client for providing advisory services, such as sales awards or bonuses for client referrals.

Item 6 – Supervision

Mr. Dailey is an owner of SJAFa and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFa’s senior financial planners. Inquiries regarding Mr. Dailey’s advisory activities can be directed to Angela L. Pingel, Chief Compliance Officer of SJAFa, at (414) 390-1496.

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SJA FINANCIAL ADVISORY, LLC

ADAM W. DODGE

10401 West Innovation Drive

Suite 100

Wauwatosa, WI 53226

(414) 390-1492

www.SJAFA.com

This brochure supplement provides information about Adam W. Dodge that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Angela L. Pingel, SJFA's Chief Compliance Officer, at (414) 390-1496 or angiepingel@SJFA.com if you did not receive SJFA's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Adam W. Dodge, CFP[®], began his career at SJA Financial Advisory, LLC (“SJAFa”) in June 2011. Currently and for at least the preceding five years, he has held the role of Financial Planner. Mr. Dodge received a B.A. degree from St. Olaf College in 2008 and received his CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) certification in 2014. Mr. Dodge was born in 1986.

Qualification as a CFP[®] professional requires:

- A bachelor’s degree or its equivalent from an accredited college or university;
- Completion of financial planning education requirements set by the CFP[®] Board;
- Successful completion of the CFP[®] certification exam;
- Three years of qualifying full-time work experience;
- Successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
- Continuing education.

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Item 3 – Disciplinary Information

There are no legal or disciplinary events relating to Mr. Dodge that would be material to a client’s evaluation of Mr. Dodge.

Item 4 – Other Business Activities

Mr. Dodge is not involved in any other investment-related business or occupation or any other business or occupation for compensation.

Item 5 – Additional Compensation

Mr. Dodge does not receive any economic benefits from any non-client for providing advisory services, such as sales awards or bonuses for client referrals.

Item 6 – Supervision

Mr. Dodge is an owner of SJAFa and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFa’s Chief Compliance Officer and peer reviewed by SJAFa’s senior financial planners. Inquiries regarding Mr. Dodge’s advisory activities can be directed to Angela L. Pingel, Chief Compliance Officer of SJAFa, at (414) 390-1496.

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SJA FINANCIAL ADVISORY, LLC

AMANDA H. TAYLOR

10401 West Innovation Drive

Suite 100

Wauwatosa, WI 53226

(414) 390-1492

www.SJAFA.com

This brochure supplement provides information about Amanda H. Taylor that supplements SJAFA's brochure. You should have received a copy of that brochure. Please contact Angela L. Pingel, SJAFA's Chief Compliance Officer, at (414) 390-1496 or angiepingel@SJAFA.com if you did not receive SJAFA's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Amanda H. Taylor, CFP[®], began her career at SJA Financial Advisory, LLC (“SJAFSA”) in May 2016. Currently and for at least the proceeding five years, she has held the role of Financial Planner. Ms. Taylor received a B.A. degree from the University of Wisconsin- Milwaukee in 2001 and received her CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) certification in 2016. Ms. Taylor was born in 1978.

Qualification as a CFP[®] professional requires:

- A bachelor’s degree or its equivalent from an accredited college or university;
- Completion of financial planning education requirements set by the CFP[®] Board;
- Successful completion of the CFP[®] certification exam;
- Three years of qualifying full-time work experience;
- Successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
- Continuing education.

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Item 3 – Disciplinary Information

There are no legal or disciplinary events relating to Ms. Taylor that would be material to a client’s evaluation of Ms. Taylor.

Item 4 – Other Business Activities

Ms. Taylor is not involved in any other investment-related business or occupation or any other business or occupation for compensation.

Item 5 – Additional Compensation

Ms. Taylor does not receive any economic benefits from any non-client for providing advisory services, such as sales awards or bonuses for client referrals.

Item 6 – Supervision

Ms. Taylor is an owner of SJAFSA and, although she does not have a direct supervisor, her advisory activities are generally monitored by SJAFSA’s Chief Compliance Officer and peer reviewed by SJAFSA’s senior financial planners. Inquiries regarding Ms. Taylor’s advisory activities can be directed to Angela L. Pingel, Chief Compliance Officer of SJAFSA, at (414) 390-1496.

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SJA FINANCIAL ADVISORY, LLC

ANDREW J. ISH

10401 West Innovation Drive
Suite 100
Wauwatosa, WI 53226
(414) 390-1492
www.SJAFA.com

This brochure supplement provides information about Andrew J. Ish that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Angela L. Pingel, SJFA's Chief Compliance Officer, at (414) 390-1496 or angiepingel@SJFA.com if you did not receive SJFA's brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Andrew J. Ish, CFA[®], CPA, CFP[®], began his career at SJA Financial Advisory, LLC (“SJAFSA”) in August 2021. Since then, he has held the role of Financial Planner. Prior to joining SJAFSA, Mr. Ish was an Associate at Brownson, Rehmus, and Foxworth from 2019 to 2021; a Senior Investment Associate at Wetherby Asset Management from 2017 to 2018; and a Wealth Advisory Analyst at Bordeaux Wealth Advisors (fka Brownson, Rehmus, and Foxworth) from 2015 to 2017. Mr. Ish received a B.B.A. degree in 2007 and an MPA in 2008 from the University of Wisconsin-Whitewater. Mr. Ish is a Certified Public Accountant (CPA) since 2011. He received his Chartered Financial Analyst[®] (CFA[®]) designation in 2014 and is in good standing with the granting authority, the CFA Institute. In addition, Mr. Ish received his CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) certification in 2016. Mr. Ish was born in 1984.

Qualification for a CPA license in Wisconsin requires:

- A bachelor’s degree or higher degree and at least 150 hours of qualifying education;
- Successful completion of the Uniform CPA Examination; and
- Continuing education.

Qualification for a CFA[®] charter requires:

- Passing the CFA[®] Program exams for Levels I, II, and III;
- Agreeing to follow the CFA Institute Code of Ethics and Standards of Professional Conduct;
- Four or more years of qualified work experience in investment decision making; and
- Becoming a regular member of the CFA Institute.

Qualification as a CFP[®] professional requires:

- A bachelor’s degree or its equivalent from an accredited college or university;
- Completion of financial planning education requirements set by the CFP[®] Board;
- Successful completion of the CFP[®] certification exam;
- Three years of qualifying full-time work experience;
- Successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
- Continuing education.

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Item 3 – Disciplinary Information

There are no legal or disciplinary events relating to Mr. Ish that would be material to a client's evaluation of Mr. Ish.

Item 4 – Other Business Activities

Mr. Ish is not involved in any other investment-related business or occupation or any other business or occupation for compensation.

Item 5 – Additional Compensation

Mr. Ish does not receive any economic benefits from any non-client for providing advisory services, such as sales awards or bonuses for client referrals.

Item 6 – Supervision

Mr. Ish reports to Matthew Goihl, an owner and the Chief Executive Officer of SJAFAs. Mr. Goihl can be reached at (414) 390-1694. In addition, inquiries regarding Mr. Ish's advisory activities can be directed to Angela L. Pingel, Chief Compliance Officer of SJAFAs, at (414) 390-1496.