

Brochure Supplement (Part 2B of Form ADV)
February 27, 2019

SJA FINANCIAL ADVISORY, LLC

F. MICHAEL ARNOW

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Menomonee Falls, WI 53051-5701
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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 Joseph B. Dailey, SJFAFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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[®], MBA began his career at SJA Financial Advisory, LLC (“SJAJFA”) in January 2007. Since then, he has held the role of Senior Director of Financial Planning. 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[™] certification and is a Certified Public Accountant (CPA). Mr. Arnow was born in 1944.

Qualification for a CPA license in Wisconsin requires:

- at least 150 semester hours of qualifying education, including a graduate degree with a concentration in accounting and a bachelor’s degree with a major in accounting; and
- 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 advisory personnel. Inquiries regarding Mr. Arnow's advisory activities can be directed to Joseph B. Dailey, an owner and the Chief Compliance Officer of SJAFa, at (414) 390-1585.

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SJA FINANCIAL ADVISORY, LLC

BARRY S. SATTELL

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This brochure supplement provides information about Barry S. Sattell that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Joseph B. Dailey, SJFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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. Sattell is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Barry S. Sattell, CPA, PFS[®], began his career at SJA Financial Advisory, LLC (“SJAFSA”) in January 2007. Since then, he has held the roles of Chief Compliance Officer from 2013 to 2015, 2017 and Financial Planner. Mr. Sattell received a B.S. degree from the University of Wisconsin-Madison in 1974. Mr. Sattell has also received his Personal Financial Specialist (PFS) designation and is a Certified Public Accountant (CPA). Mr. Sattell was born in 1952.

Qualification for a CPA license in Wisconsin requires:

- at least 150 semester hours of qualifying education, including a graduate degree with a concentration in accounting and a bachelor’s degree with a major in accounting; and
- successful completion of the Uniform CPA Examination.

Qualification for a PFS credential requires:

- holding a valid CPA license and membership in the AICPA;
- completion of 75 hours of qualifying personal financial planning education;
- at least two years of full-time business or teaching experience in personal financial planning; and
- the successful completion of a PFP-related examination.

Item 3 – Disciplinary Information

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

Item 4 – Other Business Activities

Mr. Sattell is not involved in any other investment-related business or occupation. However, in addition to his role at SJAFSA, Mr. Sattell is an employee of Wipfli, LLC, a CPA firm, where he receives compensation for his work as a CPA.

Item 5 – Additional Compensation

Mr. Sattell 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. Sattell is an owner of SJAFSA and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFSA’s Chief Compliance Officer and peer reviewed by SJAFSA’s senior advisory personnel. Inquiries regarding Mr. Sattell’s advisory activities can be directed to Joseph B. Dailey, an owner and the Chief Compliance Officer of SJAFSA, at (414) 390-1585.

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SJA FINANCIAL ADVISORY, LLC

MATTHEW P. GOIHL

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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 Joseph B. Dailey, SJFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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 (“SJAFSA”) in April 2008. Since then, he has held the role of Financial Planner and Director of Financial Planning. 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[™] 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 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 advisory personnel. Inquiries regarding Mr. Goihl’s advisory activities can be directed to Joseph B. Dailey, an owner and the Chief Compliance Officer of SJAFa, at (414) 390-1585.

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SJA FINANCIAL ADVISORY, LLC

JOSEPH B. DAILEY

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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 Barry S. Sattell, SJFA's Director of Wealth Management, at (414) 390-1470 or barrysattell@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 (“SJAFSA”) in April 2010. Since then, he has held the roles of Financial Planner, Director of Investment Planning, Chief Operating Officer and Chief Compliance Officer from 2011 to 2013, 2015 to 2016, and 2017 to present. Mr. Dailey received a B.S. degree from Fairfield University in 1995 and received his CERTIFIED FINANCIAL PLANNER[™] 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;
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- successful completion of the Candidate Fitness Standards, which describe conduct that will or may bar an individual from being certified; and
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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 SJAFSA and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFSA’s senior advisory personnel. Inquiries regarding Mr. Dailey’s advisory activities can be directed to Barry S. Sattell, an owner and the Director of Wealth Management of SJAFSA, at (414) 390-1470.

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SJA FINANCIAL ADVISORY, LLC

ADAM W. DODGE

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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 Joseph B. Dailey, SJFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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 (“SJAFSA”) in June 2011. Since then he has held the role of Financial Planner. Prior to joining SJAFSA, Mr. Dodge was a Financial Planning Consultant for Fidelity Investments in Brookfield, WI from 2008 to 2011. Mr. Dodge received a B.A. degree from St. Olaf College in 2008 and received his CERTIFIED FINANCIAL PLANNER[™] 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 SJAFSA and, although he does not have a direct supervisor, his advisory activities are generally monitored by SJAFSA’s Chief Compliance Officer and peer reviewed by SJAFSA’s senior advisory personnel. Inquiries regarding Mr. Dodge’s advisory activities can be directed to Joseph B. Dailey, an owner and the Chief Compliance Officer of SJAFSA, at (414) 390-1585.

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SJA FINANCIAL ADVISORY, LLC

DANIEL R. ZAWIDOWSKI

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This brochure supplement provides information about Daniel Zawidowski that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Joseph B. Dailey, SJFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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. Zawidowski is available on the SEC's website at www.adviserinfo.sec.gov.

Daniel Zawidowski began his career at SJA Financial Advisory, LLC (“SJAFa”) in April 2016. Since then, he has held the role of Operations Manager. He received a Bachelor of Science degree in Finance from DePaul University in 2002. Mr. Zawidowski was born in 1979.

Item 3 – Disciplinary Information

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

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

Mr. Zawidowski 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. Zawidowski reports to Joseph Dailey, an owner and the Chief Compliance Officer of SJAFa. Mr. Dailey can be reached at (414) 390-1585.

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SJA FINANCIAL ADVISORY, LLC

AMANDA H. TAYLOR

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This brochure supplement provides information about Amanda H. Taylor that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Joseph B. Dailey, SJFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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 Ms. Taylor is available on the SEC's website at www.adviserinfo.sec.gov.

Amanda H. Taylor, CFP[®], began her career at SJA Financial Advisory, LLC (“SJAFAs”) in May 2016. Since then, she has held the roles of Financial Planner from 2016 to present. Ms. Taylor received a Bachelor of Arts degree in Economics from the University of Wisconsin-Milwaukee in 2001. 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 reports to Matthew P. Gohl, a Financial Planner and an owner of SJAFAs. Mr. Gohl can be reached at (414) 390-1491.

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SJA FINANCIAL ADVISORY, LLC
TIMOTHY L. VAN VOLKINBURG

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This brochure supplement provides information about Timothy L. Van Volkinburg that supplements SJFA's brochure. You should have received a copy of that brochure. Please contact Joseph B. Dailey, SJFA's Chief Compliance Officer, at (414) 390-1585 or joedailey@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. Van Volkinburg is available on the SEC's website at www.adviserinfo.sec.gov.

Timothy L. Van Volkinburg, CFA began his career at SJA Financial Advisory, LLC (“SJFAFA”) in August 2016. Since then, he has held the role of Portfolio Manager. Mr. Van Volkinburg received a Bachelor of Arts degree in Marketing from Michigan State University in 1979 and a Masters of Business Administration degree from the University of Wisconsin – Madison in 1980. Mr. Van Volkinburg was born in 1956. Mr. Van Volkinburg earned the Chartered Financial Analyst (CFA) designation in 1992 and is in good standing with the granting authority, the CFA Institute.

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
- becoming a regular member of the CFA Institute and applying for membership in a CFA member society

Item 3 – Disciplinary Information

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

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

Mr. Van Volkinburg 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. Van Volkinburg reports to Joseph Dailey, an owner and the Chief Compliance Officer of SJFAFA. Mr. Dailey can be reached at (414) 390-1585.

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SJA FINANCIAL ADVISORY, LLC

LAUREN M. JANKE

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This brochure supplement provides information about Lauren M. Janke that supplements SJAFAs brochure. You should have received a copy of that brochure. Please contact Joseph B. Dailey, SJAFAs Chief Compliance Officer, at (414) 390-1492 or joedailey@sjafa.com if you did not receive SJAFAs brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Janke is available on the SECs website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Lauren M. Janke, began her career at SJA Financial Advisory, LLC (“SJAF A”) in February 2019. Since then, she has held the role of Paraplanner and Operations Associate. Ms. Janke received a bachelor’s degree from The University of Wisconsin – Oshkosh in 2004. Ms. Janke was born in 1981.

Item 3 – Disciplinary Information

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

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

Ms. Janke 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. Janke reports to Joseph B. Dailey, Chief Compliance Officer and an owner of SJAF A. Mr. Dailey can be reached at (414) 390-1585.