

Item 1: Cover Page



Form ADV Part 2B Brochure Supplement

February 26, 2026

Our Investment Advisory Team

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This Brochure Supplement provides information about Andrew M. Fitzpatrick, CPA, Kristen R.M. Lanning, CFP®, and Timothy R. Bacus, CFP®, EA that supplements the Pacesetter Financial Group, LLC Firm Brochure. You should have received a copy of that brochure (Form ADV Part 2A). Please contact Kristen Lanning if you did not receive our brochure, or if you have any questions about the contents of this supplement.

Additional information about Andrew M. Fitzpatrick, CPA, Kristen R.M. Lanning, CFP®, and Timothy R. Bacus, CFP®, EA is available on the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Table of Contents

Item 1: Cover Page	1
Table of Contents	2
Andrew M. Fitzpatrick, CPA.....	3
Item 2: Educational Background and Business Experience.....	3
Item 3: Disciplinary Information.....	3
Item 4: Other Business Activities	3
Item 5: Additional Compensation	4
Item 6: Supervision	4
Kristen R.M. Lanning, CFP®	5
Item 2: Educational Background and Business Experience.....	5
Item 3: Disciplinary Information.....	5
Item 4: Other Business Activities	5
Item 5: Additional Compensation	6
Item 6: Supervision	6
Timothy R. Bacus, CFP®, EA	7
Item 2: Educational Background and Business Experience.....	7
Item 3: Disciplinary Information.....	7
Item 4: Other Business Activities	7
Item 5: Additional Compensation	8
Item 6: Supervision	8
Certification Descriptions	9
Certified Public Accountant (CPA)	9
Certified Financial Planner™ (CFP®) Professional	9
Enrolled Agent (EA).....	10

Andrew M. Fitzpatrick, CPA

Individual CRD No.: 5741117

Item 2: Educational Background and Business Experience

Year of Birth: 1982

Formal Education after High School:

- Illinois State University, Bachelor of Science, Accounting (with a Minor in Construction Management), 2006

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Member (Owner), 2022 – present
- J.M. Abbott & Associates, Partner (Owner), 2020 – present
- Pacesetter Financial Group, Chief Operations Officer, 2013 – present
- Pacesetter Financial Group, Investment Advisor Representative, 2009 – present
- J.M. Abbott & Associates, Staff Accountant & Tax Professional, 2007 – present

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- Certified Public Accountant (CPA), received in 2011

Item 3: Disciplinary Information

This item is not applicable. Andy has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Andy is not currently registered, nor does he have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for

individuals, businesses, and various other entities. For more information regarding the business relationship between Pacesetter and Abbott & Associates, please see **Item 10: Other Financial Industry Activities and Affiliations** in our Firm Brochure (Form ADV Part 2A).

Andy is a staff accountant for Abbott & Associates. He spends approximately 50% of his time providing client services and managing operations for Abbott & Associates, and approximately 50% of his time providing client services and managing operations for Pacesetter.

Item 5: Additional Compensation

This item is not applicable. Andy does not receive additional compensation beyond his salary, regular bonuses, and his owner's share of the firm's profits.

Item 6: Supervision

Our investment advisory team, consisting of Andy Fitzpatrick, Kristen Lanning, and Tim Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Andy Fitzpatrick and Kristen Lanning are jointly responsible for overall supervision of our advisory services and our investment team. They can both be reached at 217-735-1576.

Kristen R.M. Lanning, CFP®

Individual CRD No.: 4869025

Item 2: Educational Background and Business Experience

Year of Birth: 1973

Formal Education after High School:

- Boston University, Center for Professional Education, Certificate in Financial Planning, 2008
- University of Illinois at Urbana-Champaign, Bachelor of Arts, Liberal Arts and Sciences, Magna Cum Laude with Distinction in Finance, 1995

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Member (Owner), 2022 – present
- J.M. Abbott & Associates, Tax Professional, 2022 – present
- Pacesetter Financial Group, Chief Compliance Officer, 2006 – present
- Pacesetter Financial Group, Investment Advisor Representative, 2004 – present
- J.M. Abbott & Associates, Financial Analyst, 2001 – present

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional, received in 2009

Item 3: Disciplinary Information

This item is not applicable. Kristen has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Kristen is not currently registered, nor does she have an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for individuals, businesses, and various other entities. For more information regarding the business relationship between Pacesetter and Abbott & Associates, please see **Item 10: Other Financial Industry Activities and Affiliations** in our Firm Brochure (Form ADV Part 2A).

Kristen is a financial analyst and tax professional for Abbott & Associates. She spends approximately 10% of her time performing client services for and assisting in managing operations for Abbott & Associates, and approximately 90% of her time providing client services and managing the compliance program and operations for Pacesetter.

Item 5: Additional Compensation

This item is not applicable. Kristen does not receive additional compensation beyond her salary, regular bonuses, and her owner's share of the firm profits.

Item 6: Supervision

Our investment advisory team, consisting of Andy Fitzpatrick, Kristen Lanning, and Tim Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Andy Fitzpatrick and Kristen Lanning are jointly responsible for overall supervision of our advisory services and our investment team. They can both be reached at 217-735-1576.

Timothy R. Bacus, CFP®, EA

Individual CRD No.: 6798327

Item 2: Educational Background and Business Experience

Year of Birth: 1985

Formal Education after High School:

- Lincoln Christian University, Master of Arts in Organizational Leadership, 2014
- Ozark Christian College, Bachelor of Christian Ministry, 2009

Business Background for the Previous Five Years:

- Pacesetter Financial Group, Investment Advisor Representative, 2018 – present
- Pacesetter Financial Group, Compliance Specialist, 2017 – present
- Pacesetter Financial Group, Marketing Manager, 2017 – present
- J.M. Abbott & Associates, Marketing Manager, 2017 – present
- J.M. Abbott & Associates, Staff Accountant & Tax Professional, 2017 – present

Certifications (please see descriptions of certifications at the end of this brochure supplement):

- CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional, received in 2021

Item 3: Disciplinary Information

This item is not applicable. Tim has not been involved in, or subject to, any reportable charges, actions, findings, convictions, proceedings, penalties, suspensions, revocations, or denials.

Item 4: Other Business Activities

Tim is not currently registered, nor does he have an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity-trading advisor, or associated person of these financial industry positions.

J.M. Abbott & Associates, Ltd., Certified Public Accountants, is our sister company. Abbott & Associates provides accounting, tax, business consulting, and financial planning services for individuals, businesses, and various other entities. For more information regarding the business

relationship between Pacesetter and Abbott & Associates, please see **Item 10: Other Financial Industry Activities and Affiliations** in our Firm Brochure (Form ADV Part 2A).

Tim is a Staff Accountant and Marketing Manager for Abbott & Associates. He spends approximately 50% of his time performing analyses, preparing tax returns, and providing marketing planning and tasks for Abbott & Associates, and approximately 50% of his time providing client services, assisting with operations and compliance, and managing the marketing program for Pacesetter.

Item 5: Additional Compensation

This item is not applicable. Tim does not receive additional compensation beyond his salary and regular bonuses.

Item 6: Supervision

Our investment advisory team, consisting of Andy Fitzpatrick, Kristen Lanning, and Tim Bacus, manages client portfolios. We manage all portfolios with a single, firm-wide investment philosophy. We have periodic meetings to discuss this philosophy and any client-related issues. In addition to cross training among team members, we have many checks and balances within our procedures that allow us to verify and supervise advisory activities. Andy and Kristen are Tim's immediate supervisors and are jointly responsible for overall supervision of our advisory services and our investment team. They can both be reached at 217-735-1576.

Certification Descriptions

Certified Public Accountant (CPA)

This designation is issued by the American Institute of Certified Public Accounts (AICPA) and is granted to individuals who meet all of the following prerequisites:

- Has earned a Bachelor Degree (or higher) comprising at least 150 credit hours of education, including a minimum of 24 credit hours in accounting and a minimum of 24 credit hours in business administration;
- Has passed all four sections of the Uniform Certified Public Accountant Examination;
- Has completed the state's minimum requirement for work experience; and
- Has completed the state's ethics requirements, if applicable.

Once the above prerequisites have been met, a license to practice may be issued. In order to maintain this license, the individual must complete the minimum Continuing Professional Education requirements (typically 40 hours per year but varies by state).

Certified Financial Planner™ (CFP®) Professional

This certification is issued by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net. CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- *Education* – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad

base of financial planning knowledge in the context of real-life financial planning situations.

- *Experience* – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- *Ethics* – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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

- *Ethics* – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- *Continuing Education* – Complete 30 hours (through December 31, 2026) or 40 hours (beginning January 1, 2027) of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Enrolled Agent (EA)

This credential is issued by the Internal Revenue Service (IRS) and is awarded to individuals who meet all of the following prerequisites:

- Has obtained a preparer tax identification number (PTIN);
- Has passed all three parts of the Special Enrollment Examination within three years;
- Has submitted an Application for Enrollment to Practice Before the Internal Revenue Service; and
- Has passed a suitability check and criminal background check.

In order to maintain this credential, the individual must complete the following requirements to renew their certification:

- Renew their preparer tax identification number (PTIN) annually between mid-October and December 31st each year;
- Meet the following continuing education (CE) requirements:
 - Obtain 72 hours (66 hours of qualifying CE and 6 hours of ethics) every three years based on their renewal cycle; and
 - Obtain a minimum of 16 hours per year (2 of which must be on ethics).