



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

**Joseph L. Berry
Financial Advisor & Chief Compliance Officer**

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Joseph L. Berry (CRD# 3051227) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at info@mbewealth.com.

Additional information about Mr. Berry is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3051227.

Item 2 – Educational Background and Business Experience

Joseph L. Berry, born in 1978, is dedicated to advising Clients of MBE Wealth as a Financial Advisor and the Chief Compliance Officer. Mr. Berry earned a Masters of Business Administration from University Wisconsin Eau Claire in 2004. Mr. Berry also earned a Bachelor of Science from University Wisconsin LaCrosse in 1999. Additional information regarding Mr. Berry's employment history is included below.

Employment History:

Financial Advisor & Chief Compliance Officer, MBE Wealth Management, LLC	12/2012 to Present
Registered Representative, LPL Financial LLC	12/2012 to 09/2018
Insurance Agent, Insurance	11/2012 to Present
Adviser, Woodbury Financial Services, Inc.	01/1999 to 12/2012

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Berry. Mr. Berry has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Berry.

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

However, we do encourage you to independently view the background of Mr. Berry on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3051227.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Berry serves as a Financial Advisor and the Chief Compliance Officer of MBE Wealth. Mr. Berry can be reached at (608) 372-5521.

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



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

James D. Greenwood, CLU®
Financial Advisor

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of James D. Greenwood (CRD# 1921310) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at info@mbewealth.com.

Additional information about Mr. Greenwood is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1921310.

MBE Wealth Management, LLC
200 W. Warren Street, Tomah, WI 54660
Phone: (608) 372-5521 * Fax: (608) 372-5518
<http://www.mbewealth.com>

Item 2 – Educational Background and Business Experience

James D. Greenwood, born in 1959, is dedicated to advising Clients of MBE Wealth as a Financial Advisor. Mr. Greenwood earned a Bachelor of Arts in Psychology from the University of Wisconsin-Madison in 1983. Additional information regarding Mr. Greenwood's employment history is included below.

Employment History:

Financial Advisor, MBE Wealth Management, LLC	10/2012 to Present
Registered Representative, LPL Financial LLC	10/2012 to 09/2018
Investment Adviser Representative, SII Investments	11/2010 to 10/2012
Registered Representative, Capital Financial Services, Inc.	01/1989 to 11/2010

The Chartered Life Underwriter ("CLU®")

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Greenwood. Mr. Greenwood has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Greenwood.

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

However, we do encourage you to independently view the background of Mr. Greenwood on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1921310.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Columbus Self Storage, LLC

Mr. Greenwood is also a co-owner of Columbus Self Storage, LLC in Columbus, WI. He spends approximately 2% of his time per month in this capacity, not during trading hours. Mr. Greenwood is compensated for this activity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Greenwood serves as a Financial Advisor of MBE Wealth and is supervised by Joseph Berry, the Chief Compliance Officer. Joseph Berry can be reached at (608) 372-5521.

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



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

Brent D. Brinker
Financial Advisor

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Brent D. Brinker (CRD# 5324627) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at info@mbewealth.com.

Additional information about Mr. Brinker is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5324627.

MBE Wealth Management, LLC
200 W. Warren Street, Tomah, WI 54660
Phone: (608) 372-5521 * Fax: (608) 372-5518
<http://www.mbewealth.com>

Item 2 – Educational Background and Business Experience

Brent D. Brinker, born in 1981, is dedicated to advising Clients of MBE Wealth as a Financial Advisor. Mr. Brinker earned a Bachelor of Science in Agricultural Business Management from University of Wisconsin-Madison in 2004. Additional information regarding Mr. Brinker's employment history is included below.

Employment History:

Financial Advisor, MBE Wealth Management, LLC	11/2012 to Present
Registered Representative, LPL Financial LLC	11/2012 to 09/2018
Investment Advisor Representative, LPL Financial LLC	11/2012 to 09/2018
Cash Management/Credit Analyst, Foremost Farms USA	01/2011 to 10/2012
Financial Advisor, Edward Jones Investments	01/2007 to 12/2010

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Brinker. Mr. Brinker has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Brinker.

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

However, we do encourage you to independently view the background of Mr. Brinker on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5324627.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Brinker serves as a Financial Advisor of MBE Wealth and is supervised by Joseph Berry, the Chief Compliance Officer. Joseph Berry can be reached at (608) 372-5521.

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



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

**Jacob A. Krueger, CFP[®], AAMS[®]
Financial Advisor**

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jacob A. Krueger (CRD# 5493816) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at info@mbewealth.com.

Additional information about Mr. Krueger is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5493816.

MBE Wealth Management, LLC
200 W. Warren Street, Tomah, WI 54660
Phone: (608) 372-5521 * Fax: (608) 372-5518
<http://www.mbewealth.com>

Item 2 – Educational Background and Business Experience

Jacob A. Krueger, born in 1981, is dedicated to advising Clients of MBE Wealth as a Financial Advisor. Mr. Krueger earned a Bachelor of Science in Resource Management from University Of Wisconsin - Madison in 2004. Additional information regarding Mr. Krueger's employment history is included below.

Employment History:

Financial Advisor, MBE Wealth Management, LLC	08/2013 to Present
Registered Representative, LPL Financial LLC	08/2013 to 09/2018
Financial Advisor, BMO Harris Financial Advisors	04/2012 to 08/2013
Financial Advisory, Edward Jones	01/2008 to 04/2012

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Accredited Asset Management SpecialistSM (“AAMS[®]”)

Individuals who hold the AAMS[®] designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Krueger. Mr. Krueger has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Krueger.

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

However, we do encourage you to independently view the background of Mr. Krueger on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5493816.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Krueger serves as a Financial Advisor of MBE Wealth and is supervised by Joseph Berry, the Chief Compliance Officer. Joseph Berry can be reached at (608) 372-5521.

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



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

**Michael B. Pruitt, CFP®
Financial Advisor**

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael B. Pruitt (CRD# 5249437) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at info@mbewealth.com.

Additional information about Mr. Pruitt is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5249437.

MBE Wealth Management, LLC
200 W. Warren Street, Tomah, WI 54660
Phone: (608) 372-5521 * Fax: (608) 372-5518
<http://www.mbewealth.com>

Item 2 – Educational Background and Business Experience

Michael B. Pruitt, born in 1977, is dedicated to advising Clients of MBE Wealth as a Financial Advisor. Mr. Pruitt earned a Bachelor of Science in Political Science from Northern Illinois University in 2002. Additional information regarding Mr. Pruitt's employment history is included below.

Employment History:

Financial Advisor, MBE Wealth Management, LLC	10/2014 to Present
Registered Representative, LPL Financial LLC	10/2014 to 09/2018
Financial Advisor, BMO Harris Financial Advisors	09/2012 to 10/2014
Financial Advisor, Chase Investment Services Corp	11/2009 to 08/2012
Financial Advisor, Edward Jones	01/2007 to 11/2009

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Pruitt. Mr. Pruitt has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Pruitt.

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

However, we do encourage you to independently view the background of Mr. Pruitt on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5249437.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Pruitt serves as a Financial Advisor of MBE Wealth and is supervised by Joseph Berry, the Chief Compliance Officer. Joseph Berry can be reached at (608) 372-5521.

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



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

**Jason P. Henrich, CFP®
Financial Advisor**

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jason P. Henrich (CRD# 4853414) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at info@mbewealth.com.

Additional information about Mr. Henrich is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4853414.

MBE Wealth Management, LLC
200 W. Warren Street, Tomah, WI 54660
Phone: (608) 372-5521 * Fax: (608) 372-5518
<http://www.mbewealth.com>

Item 2 – Educational Background and Business Experience

Jason P. Henrich, born in 1980, is dedicated to advising Clients of MBE Wealth as a Financial Advisor. Mr. Henrich earned a Bachelor of Science Economics, Bachelor of Science Finance from Virginia Tech in 2004. Additional information regarding Mr. Henrich’s employment history is included below.

Employment History:

Financial Advisor, MBE Wealth Management, LLC	11/2016 to Present
Registered Representative, LPL Financial LLC	11/2016 to 09/2018
Insurance Agent, Insurance	11/2016 to Present
Financial Advisor, Ohio National Financial Services, The O.N. Equity Sales Company	04/2010 to 11/2016
Financial Advisor, Ziegler Wealth Management	10/2004 to 04/2010

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Henrich. Mr. Henrich has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Henrich.

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

However, we do encourage you to independently view the background of Mr. Henrich on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4853414.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Henrich serves as a Financial Advisor of MBE Wealth and is supervised by Joseph Berry, the Chief Compliance Officer. Joseph Berry can be reached at (608) 372-5521.

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



A Registered Investment Advisor

Form ADV Part 2B – Brochure Supplement

for

**Austin T. Lins
Associate Financial Advisor**

Effective: February 9, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Austin T. Lins (CRD# 7127928) in addition to the information contained in the MBE Wealth Management, LLC (“MBE Wealth” or the “Advisor”, CRD# 165516) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MBE Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (608) 372-5521 or by email at joe.berry@mbewealth.com.

Additional information about Mr. Lins is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7127928.

MBE Wealth Management, LLC
200 W. Warren Street, Tomah, WI 54660
Phone: (608) 372-5521 * Fax: (608) 372-5518
<http://www.mbewealth.com>

Item 2 – Educational Background and Business Experience

Austin T. Lins, born in 1996, is dedicated to advising Clients of MBE Wealth as an Associate Financial Advisor. Mr. Lins earned a Bachelor of Arts in General Management from UW-Whitewater in 2019. Additional information regarding Mr. Lins's employment history is included below.

Employment History:

Associate Financial Advisor, MBE Wealth Management, LLC	05/2019 to Present
Sales, Ballweg Chevrolet-Buick	04/2017 to 04/2019
Worker, Eagle Valley Ag Service	06/2012 to 04/2017
Student, UW-Whitewater	09/2015 to 05/2019
Student, Sauk Prairie School System	05/2009 to 06/2015

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Lins. Mr. Lins has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Lins.

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

However, we do encourage you to independently view the background of Mr. Lins on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7127928.

Item 4 – Other Business Activities

Mr. Lins is dedicated to the investment advisory activities of MBE Wealth's Clients. Mr. Lins does not have any other business activities.

Item 5 – Additional Compensation

Mr. Lins is dedicated to the investment advisory activities of MBE Wealth's Clients. Mr. Lins does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Lins serves as an Associate Financial Advisor of MBE Wealth and is supervised by Joseph Berry, the Chief Compliance Officer. Mr. Berry can be reached at (608) 372-5521.

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