



**PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

Barbara W. Mull

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SUPERVISION

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This Brochure Supplement provides information about Barbara W. Mull that is an accompaniment to the Disclosure Brochure for our firm, Cambridge Investment Research Advisors, Inc (CIRA). You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you have questions about this Brochure Supplement for Barbara W. Mull, you are welcome to contact us through the information listed to the left.

Additional information about Barbara W. Mull is available on the SEC website at www.adviserinfo.sec.gov. Please be aware that not all states require registration and therefore your Advisor may not show up on the SEC website.

Barbara W. Mull

AAMS[®] , CKA[®]

CRD#: 2108055
Year of Birth: 1969

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education

Gardner-Webb University, Bachelor of Science, 1998

Business Background

Investment Advisor Representative , Cambridge Investment Research Advisors, Inc. ,
November 2017 To Present

Registered Representative , Cambridge Investment Research, Inc. ,
November 2017 To Present

Investment Advisor , Edward Jones,
April 2001 To November 2017

PROFESSIONAL DESIGNATIONS

Your Advisor has achieved the designations below. If you would like additional information you may discuss with your advisor or visit the issuing entities website.

AAMS® –Accredited Asset Management Specialist

Advisors with this designation participate in a program that applies investment concepts to real-world situations of asset management. This training offers investment professionals hands-on-information to provide comprehensive financial services. The AAMS® designation is issued by the College for Financial Planning. While there are no prerequisites the designee is required to participate in 12 self-study modules with a final online, closed-book, proctored exam. In addition, the designee is required to complete 16 hours of continuing education every two years.

CKA®–Certified Kingdom Advisor

Kingdom Advisors (www.kingdomadvisors.org) has created the Certified Kingdom Advisor™ designation to provide confidence to those looking for financial counsel from a biblical perspective. Additionally, Kingdom Advisors has developed a nationwide, searchable database to assure the general public that an advisor indeed has met the criteria required of a Qualified Kingdom Advisor™.

DISCIPLINARY INFORMATION

Barbara W. Mull has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

In addition to serving as your investment advisory representative Barbara W. Mull is engaged in the following business activities:

DBA - Barbara Mull Investment Solutions

Insurance Agent/Sales - Barbara Mull Investment Solutions, LLC

Purchased office to rent to my business will be in - 4510 M&M Brothers LLC

Sandy Run Baptist Association - Sandy Run Baptist Association

There are certain business activities in which an investment advisor representative can engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your Advisor's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your Advisor's fiduciary duty to act in your best interest. If you have any questions about the disclosures please ask your Advisor as this is an opportunity to better understand your relationship and your Advisor's activities.

Your advisor is also a registered representative with Cambridge Investment Research, Inc., ("Cambridge") a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting as a registered representative of Cambridge, your advisor sells, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. Clients are not obliged to purchase or sell securities through Cambridge or their Advisor. However, if you choose to establish an account with your Advisor, it is important to understand that due to regulatory constraints, your Advisor must place all purchases and sales of securities products in commission-based accounts through Cambridge or other institutions approved by Cambridge.

The receipt of commissions creates an incentive for your Advisor to recommend those products for which they will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Your Advisor controls for this potential conflict of interest by discussing with clients their specific needs, the benefits and negatives of establishing a fee-based account through CIRA versus establishing a commission-based account through Cambridge Investment Research, Inc. and also the compensation arrangements under the different scenarios.

Certain mutual fund companies, as outlined in the fund's prospectus, pay 12b-1 fees. 12b-1 fees are considered marketing or distribution fees and come from fund assets, therefore, indirectly from client assets. With your managed accounts, 12b-1 (marketing and distribution) fees and trail earned will be credited to your account at the clearing firm whenever possible. When 12b-1 fees and trails are received by your Advisor Representative in his/her capacity as Registered Representative of Cambridge, the investment advisory fee will be lowered, or offset by that amount.

Your Advisor is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Advisor will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Advisor. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your Advisor will discuss the products, your needs and any compensation arrangements.

ADDITIONAL COMPENSATION

In addition to the description of other business activities outlined above, some Advisors receive additional benefits from CIRA when assets are held through investment management platforms offered by CIRA, which may include CIRA's CAAP program (also described in CIRA's Disclosure Brochure). The benefits received are in addition to the advisory fees received by your Advisor for serving as the investment advisor representative to the client's account. These benefits include but are not limited to discounts on performance reporting software and participation in conferences.

Certain product sponsors provide your Advisor with economic benefits as a result of your Advisor's recommendation or sale of the product sponsors' investments. The economic benefits received can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist your Advisor in providing various services to clients. These economic benefits may be received directly by your Advisor or indirectly through CIRA and/or Cambridge Investment Research, Inc. who have entered into specific arrangements with product sponsors. These economic benefits could influence your advisor to recommend certain products/programs over others. Please review the CIRA and Cambridge Revenue Sharing Disclosure located at www.cir2.com for further information. It is also available upon request.

Your Advisor has received a loan from Cambridge Investment Research, Inc. (CIR) to assist with transitioning from a former broker/dealer to CIR. If the amount of the loan exceeds the cost of transition, your Advisor may use the remaining funds for other purposes, such as normal operational costs. Some loans may be forgiven based on certain criteria such as maintaining certain asset levels and tenure with the firm.

The receipt of a loan from CIR presents a conflict of interest in that your Advisor may have a financial incentive to maintain a relationship with CIR and recommend CIR to clients. However, to the extent that your Advisor recommends CIR to clients, it is because it is believed that it is in your best interest to do so based on the quality and pricing of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by CIR and its affiliates.

Your Advisor's investment advisory activities are supervised by Dawn M. Baker. Dawn M. Baker monitors the recommendations provided by your Advisor and any transactions that are executed in your advisory accounts. Supervision is conducted through electronic reporting as well as personal communications and visits with your Advisor.