

Brochure Supplement

JULY 11, 2018

Elizabeth A. Ramey

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

This Brochure Supplement provides information about Elizabeth A. Ramey that supplements the Disclosure Brochure of Mars Jewett Financial Group, Inc. (hereinafter "MJFG"), a copy of which you should have received. Please contact MJFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Elizabeth A. Ramey is available on the SEC's website at www.adviserinfo.sec.gov.

Mars Jewett Financial Group, Inc., a Registered Investment Adviser

11235 SE 6th Street, Suite 110, Bellevue, WA 98004 | (425) 289-5000
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Item 2. Educational Background and Business Experience

Born 1968

Post-Secondary Education

University of Washington | BA, Speech Communication | 1993

Recent Business Background

Mars Jewett Financial Group, Inc. | Investment Adviser Representative | July 2018 – Present

Mutual Securities, Inc. | Registered Representative | July 2018 – Present

Cetera Advisor Networks LLC (d/b/a MarsJewett Financial Group) | Financial Advisor | January 2001
– July 2018

Item 3. Disciplinary Information

MJFG is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Elizabeth A. Ramey. MJFG has no information to disclose in relation to this Item.

Item 4. Other Business Activities

MJFG is required to disclose information regarding any investment-related business or occupation in which Elizabeth A. Ramey is actively engaged.

Registered Representative of a Broker-Dealer

Elizabeth A. Ramey is a registered representative of Mutual Securities, Inc. ("Mutual Securities"), an SEC registered broker-dealer and member of FINRA. In this capacity, Elizabeth A. Ramey may provide securities brokerage services and implement securities transactions under a commission based arrangement. Elizabeth A. Ramey may be entitled to a portion of the brokerage commissions paid to Mutual Securities, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds. While Elizabeth A. Ramey may provide brokerage services in this capacity to the firm's investment advisory clients, she generally does not receive commission-based compensation for these services.

A conflict of interest exists to the extent that Elizabeth A. Ramey recommends the purchase of securities where she receives commissions or other additional compensation as a result. This practice may give her an incentive to recommend investment products based on compensation received rather than on the client's needs. MJFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), MJFG provides investment advisory services on a fee offset

basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Elizabeth A. Ramey in her individual capacity as a registered representative of Mutual Securities.

Item 5. Additional Compensation

MJFG is required to disclose information regarding any arrangement under which Elizabeth A. Ramey receives an economic benefit from someone other than a client for providing investment advisory services. MJFG has no information to disclose in relation to this Item.

Item 6. Supervision

Scott R. Jewett, Chief Compliance Officer, is generally responsible for supervising Elizabeth A. Ramey's advisory activities on behalf of MJFG. Scott R. Jewett can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

MJFG supervises its personnel and the investments made in client accounts. MJFG monitors the investments recommended by Elizabeth A. Ramey to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. MJFG periodically reviews the advisory activities of Elizabeth A. Ramey, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Elizabeth A. Ramey.