



**Joseph Callahan, CFP®**  
Investment Adviser Representative

9428 Kenwood Rd  
Cincinnati, OH 45242

Telephone: 513-421-0800

**MGO One Seven LLC**  
d/b/a: Callahan Financial

24400 Chagrin Blvd, Suite 310  
Beachwood, OH 44122

Telephone: 216-865-1700  
Facsimile: 216-865-1777

**December 2, 2022**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Joseph Callahan (CRD# 1817853) in addition to the information contained in the MGO One Seven DBA Callahan Financial (the "Advisor", CRD# 283087) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Advisor's Disclosure Brochure or this Brochure Supplement, please contact us at (216) 865-1700.

Additional information about Mr. Callahan is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1817853.

## Item 2 Educational Background and Business Experience

Joseph Callahan, born in 1963, is dedicated to advising Clients of the Advisor as an Investment Adviser Representative. Mr. Callahan earned a B.B.A. at the University of Cincinnati in 1986. Additional information regarding Mr. Callahan's employment history is included below.

### Employment History:

- Investment Adviser Representative, MGO One Seven LLC d/b/a Callahan Financial, 10/2022 to Present
- Registered Representative, Fortune Financial Services dba Callahan Financial, 11/2022 to Present
- Investment Adviser Representative/CEO, Wealthcor, LLC dba Callahan Financial, 04/2016 to 10/2022
- Registered Representative, LPL Financial, LLC, 09/2009 to 11/2022

### Certifications: 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**

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. In the past ten years there have been no lawsuits, arbitration claims or administrative proceedings against Mr. Callahan. We do encourage you to independently view the background of Mr. Callahan on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1817853.

### **Item 4 Other Business Activities**

#### Broker-Dealer Affiliation

Joseph Callahan is a registered representative of Fortune Financial Services, Inc. ("FFS"). FFS is a registered broker-dealer (CRD# 42150), member FINRA, SIPC. In Mr. Callahan's separate capacity as a registered representative, Mr. Callahan will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Callahan. Neither the Advisor nor Mr. Callahan will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Callahan's separate capacity as a registered representative.

#### Insurance Agency Affiliations

Mr. Callahan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with MGO One Seven. As an insurance professional, Mr. Callahan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Callahan is not obligated 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. Callahan or the Advisor.

### **Item 5 Additional Compensation**

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

## **Item 6 Supervision**

Mr. Callahan serves as an Investment Adviser Representative and is supervised by Todd Resnick, the Chief Compliance Officer. Todd Resnick can be reached at (216) 865-1700.

The Advisor has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, the Advisor is subject to examinations by regulators, which may be announced or unannounced. The Advisor 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.



**Kevin Egan**  
Principal  
Investment Adviser Representative

9428 Kenwood Rd  
Cincinnati, OH 45242

Telephone: 513-421-0800

**MGO One Seven LLC**  
**d/b/a: Callahan Financial**

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December 2, 2022

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

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kevin Egan (CRD# 6015670) in addition to the information contained in the MGO One Seven DBA Callahan Financial (the "Advisor", CRD# 283087) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Advisor's Disclosure Brochure or this Brochure Supplement, please contact us at (216) 865-1700.

Additional information about Mr. Egan is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6015670.

## Item 2 Educational Background and Business Experience

Kevin James Egan, born in 1963, is dedicated to advising Clients of the Advisor as a Principal and as an Investment Adviser Representative. Mr. Egan earned a B.B.A. at the University of Cincinnati in 1986. Additional information regarding Mr. Egan's employment history is included below.

### Employment History:

- Principal/Investment Adviser Representative, MGO One Seven LLC d/b/a Callahan Financial, 11/2022 to Present
- Registered Representative, Fortune Financial Services dba Callahan Financial, 11/2022 to Present
- Investment Adviser Representative, Wealthcor, LLC dba Callahan Financial, 04/2016 to 10/2022
- Registered Representative, LPL Financial, LLC, 01/2012 to 11/2022
- Chief Compliance Officer/Director of Business Development and Relationship Manager, Wealthcor, LLC, 04/2016 to 11/2022

## Item 3 Disciplinary Information

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. Egan. We do encourage you to independently view the background of Mr. Egan on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6015670.

## Item 4 Other Business Activities

### Broker-Dealer Affiliation

Kevin Egan is a registered representative of Fortune Financial Services, Inc. ("FFS"). FFS is a registered broker-dealer (CRD No. 42150), member FINRA, SIPC. In Mr. Egan's separate capacity as a registered representative, Mr. Egan will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Egan. Neither the Advisor nor Mr. Egan will earn ongoing investment advisory fees in connection with any services implemented in Mr. Egan's separate capacity as a registered representative.

### Insurance Agency Affiliations

Mr. Egan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with MGO One Seven. As an insurance professional, Mr. Egan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Egan is not obligated 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. Egan or the Advisor.

## Item 5 Additional Compensation

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

## **Item 6 Supervision**

Mr. Egan serves as Principal and as an Investment Adviser Representative and is supervised by Todd Resnick, the Chief Compliance Officer. Todd Resnick can be reached at (216) 865-1700.

The Advisor has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, the Advisor is subject to examinations by regulators, which may be announced or unannounced. The Advisor 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.



**Albert Vonderheide, CFP®**  
**Financial Planning Director**  
**Investment Adviser Representative**

**9428 Kenwood Rd**  
**Cincinnati, OH 45242**

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**December 2, 2022**

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

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Albert Vonderheide (CRD# 4365799) in addition to the information contained in the MGO One Seven DBA Callahan Financial (the "Advisor", CRD# 283087) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Advisor's Disclosure Brochure or this Brochure Supplement, please contact us at (216) 865-1700.

Additional information about Mr. Vonderheide is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4365799.



## Item 2 Educational Background and Business Experience

Albert Vonderheide, born in 1969, is dedicated to advising Clients of the Advisor as a Financial Planning Director and an Investment Adviser Representative. Mr. Vonderheide earned a B.S.B.A. at Ohio State University in 1991. Additional information regarding Mr. Vonderheide's employment history is included below.

### Employment History:

- Financial Planning Director/Investment Adviser Representative, MGO One Seven LLC d/b/a Callahan Financial, 10/2022 to Present
- Administrative Assistant/Investment Adviser Representative, Wealthcor, LLC dba Callahan Financial, 04/2016 to 10/2022
- Administrative Assistant/Registered Representative, LPL Financial LLC, 04/2013 to 12/2022
- Investment Advisor Representative, LPL Financial LLC, 05/2013 to 03/2017

### Certifications: 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**

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. In the past ten years there have been no lawsuits, arbitration claims or administrative proceedings against Mr. Vonderheide. We do encourage you to independently view the background of Mr. Vonderheide on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4365799.

### **Item 4 Other Business Activities**

#### Insurance Agency Affiliations

Mr. Vonderheide is a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with MGO One Seven. As an insurance professional, Mr. Vonderheide may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Vonderheide is not obligated 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. Vonderheide or the Advisor.

### **Item 5 Additional Compensation**

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

### **Item 6 Supervision**

Mr. Vonderheide serves as a Financial Planning Director and as an Investment Adviser Representative of the Advisor and is supervised by Todd Resnick, the Chief Compliance Officer. Todd Resnick can be reached at (216) 865-1700.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, the Advisor is subject to examinations by

regulators, which may be announced or unannounced. The Advisor 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.



**Jeffrey Creek, CFA<sup>®</sup>, CFP<sup>®</sup>**  
Director of Research  
Investment Adviser Representative

9428 Kenwood Rd  
Cincinnati, OH 45242

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**December 2, 2022**

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

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jeffrey Creek (CRD# 1762905) in addition to the information contained in the MGO One Seven DBA Callahan Financial (the "Advisor", CRD# 283087) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Advisor's Disclosure Brochure or this Brochure Supplement, please contact us at (216) 865-1700.

Additional information about Mr. Creek is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1762905.

## Item 2 Educational Background and Business Experience

Jeffrey Creek, born in 1964, is dedicated to advising Clients of the Advisor as a Director of Research and as an Investment Adviser Representative. Mr. Creek earned a B.A. in 1987 and an M.B.A in 1995 at the University of Cincinnati. Additional information regarding Mr. Creek's employment history is included below.

### Employment History:

- Director of Research/Investment Adviser Representative, MGO One Seven LLC d/b/a Callahan Financial, 10/2022 to Present
- Administrative Associate/Investment Adviser Representative, Wealthcor, LLC dba Callahan Financial, 01/2017 to 10/2022
- Administrative Associate/Registered Representative, LPL Financial, LLC, 11/2016 to 12/2022

### Certifications: CFA, CFP

**The Chartered Financial Analyst (CFA®)** and Certification Mark (collectively, the "CFA marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 150,000 CFA charterholders working in more than 140 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own;
- Maintain independence and objectivity;
- Act with integrity;
- Maintain and improve their professional competence; and
- Disclose conflicts of interest and legal matters.

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

## Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

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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**

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. In the past ten years there have been no lawsuits, arbitration claims or administrative proceedings against Mr. Creek. We do encourage you to independently view the background of Mr. Creek on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1762905.

### **Item 4 Other Business Activities**

Jeffrey Creek is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Director of Research and as an Investment Adviser Representative of MGO One Seven dba Callahan Financial. Moreover, Mr. Creek does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

### **Item 5 Additional Compensation**

Jeffrey Creek does not receive any additional compensation beyond that received as Director of Research and as an Investment Adviser Representative of MGO One Seven dba Callahan Financial.

### **Item 6 Supervision**

Mr. Creek serves as Director of Research and as an Investment Adviser Representative of the Advisor and is supervised by Todd Resnick, the Chief Compliance Officer. Todd Resnick can be reached at (216) 865-1700.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, the Advisor is subject to examinations by regulators, which may be announced or unannounced. The Advisor 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.