

**FORM ADV PART 2A
DISCLOSURE BROCHURE**

**Good News Financial &
Investment Advisors, LLC**

Office Address:
9500 Medical Center Dr
Suite 366
Largo, MD 20774

Tel: 800-747-1839
Fax: 800-747-1839

jjackson@goodnewsfinancialservices.com

This brochure provides information about the qualifications and business practices of Good News Financial & Investment Advisors, LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 800-747-1839. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Good News Financial & Investment Advisors, LLC (CRD #311935) is available on the SEC's website at www.adviserinfo.sec.gov

MARCH 31, 2026

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the previous filing of this brochure on October 7, 2025, the following material changes have been made:

- Item 4 has been amended to reflect an updated assets under management.
-

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Annual Update	ii
Material Changes since the Last Update.....	ii
Full Brochure Available.....	ii

Item 3: Table of Contents..... iii

Item 4: Advisory Business..... 1

Firm Description	1
Types of Advisory Services.....	1
Client Tailored Services and Client Imposed Restrictions.....	4
Wrap Fee Programs.....	4
Client Assets under Management	4

Item 5: Fees and Compensation 5

Method of Compensation and Fee Schedule.....	5
Client Payment of Fees	8
Additional Client Fees Charged.....	9
Prepayment of Client Fees	9
External Compensation for the Sale of Securities to Clients.....	9

Item 6: Performance-Based Fees and Side-by-Side Management..... 9

Sharing of Capital Gains	9
--------------------------------	---

Item 7: Types of Clients..... 9

Description	9
Account Minimums	9

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 10

Methods of Analysis.....	10
Investment Strategy	10
Security Specific Material Risks.....	11

Item 9: Disciplinary Information..... 13

Criminal or Civil Actions.....	13
Administrative Enforcement Proceedings.....	13
Self- Regulatory Organization Enforcement Proceedings	13

Item 10: Other Financial Industry Activities and Affiliations	13
Broker-Dealer or Representative Registration	13
Futures or Commodity Registration	13
Material Relationships Maintained by this Advisory Business and Conflicts of Interest.....	14
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	14
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	15
Code of Ethics Description.....	15
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest.	15
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest	15
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest.....	16
Item 12: Brokerage Practices	16
Factors Used to Select Broker-Dealers for Client Transactions	16
Aggregating Securities Transactions for Client Accounts.....	17
Item 13: Review of Accounts	17
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved.....	17
Review of Client Accounts on Non-Periodic Basis	17
Content of Client Provided Reports and Frequency.....	17
Item 14: Client Referrals and Other Compensation.....	18
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest.....	18
Advisory Firm Payments for Client Referrals.....	18
Item 15: Custody.....	18
Account Statements	18
Item 16: Investment Discretion	18
Discretionary Authority for Trading.....	18
Item 17: Voting Client Securities	19
Proxy Votes	19
Item 18: Financial Information	19
Balance Sheet	19
Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients.....	19
Bankruptcy Petitions during the Past Ten Years.....	19

Item 19: Requirements for State Registered Advisors	19
Principal Executive Officers and Management Persons	19
Outside Business Activities.....	19
Performance Based Fee Description.....	19
Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons.....	19
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	20
Brochure Supplement (Part 2B of Form ADV)	22
Principal Executive Officer – Jovan Jackson	22
Item 2 - Educational Background and Business Experience	22
Item 3 - Disciplinary Information	22
Item 4 - Other Business Activities.....	23
Item 5 - Additional Compensation.....	23
Item 6 - Supervision	23
Item 7 - Requirements for State-Registered Advisors	24

Item 4: Advisory Business

Firm Description

Good News Financial & Investment Advisors, LLC (“Good News”) was founded in 2020. Jovan Jackson is 100% owner.

Types of Advisory Services

ASSET MANAGEMENT

Good News offers discretionary asset management services to advisory Clients. Good News will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize Good News discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

Good News will hire Sub-Advisors to manage all or a portion of the assets in the Client account. Good News has full discretion to hire and fire Sub-Advisors as they deem suitable. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and Good News. Sub-Advisors execute trades on behalf of Good News in Client accounts. Good News will be responsible for the overall direct relationship with the Client. Good News retains the authority to terminate the Sub-Advisor relationship at Good News’ discretion.

CO-ADVISOR

Good News has also entered into a Co-Advisor relationship with Simplicity Wealth, LLC (Simplicity). Good News will provide information to each client regarding the services offered by Simplicity as the portfolio manager. In addition, Good News can create their own proprietary models and use models created by Simplicity for Good News. Good News will assist the Client to determine the appropriate model selection based on the Client’s investment objectives and risk tolerance. Good News will have full discretion on an ongoing basis to select suitable models to maintain client’s risk tolerance. Good News will share in the management fees charged by Simplicity as described in Item 5 of this brochure.

ASSETS HELD AWAY

Good News uses a third party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account

performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

FINANCIAL PLANNING AND CONSULTING

Financial planning services include a comprehensive evaluation of an investor's current and future financial state will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. Good News will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, and health coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births. Make recommendations to seek advanced strategies such as Trusts using 3rd party attorneys for which Good News may receive a referral or admin support fee.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the Client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the Client in the event they should occur.

If a conflict of interest exists between the interests of Good News and the interests of the Client, the Client is under no obligation to act upon Good News' recommendation. If the

Client elects to act on any of the recommendations, the Client is under no obligation to affect the transaction through Good News. Financial plans will be completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation.

ERISA PLAN SERVICES

Good News provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans.

Limited Scope ERISA 3(21) Fiduciary. Good News may serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions. As an investment advisor Good News has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using Good News can help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:

- Provide investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. Good News acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands Good News' assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of

investment education (Department of Labor Interpretive Bulletin 96-1). As such, Good News is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. Good News will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Good News may provide these services or, alternatively, may arrange for the Plan’s other providers to offer these services, as agreed upon between Good News and Client.

3. Good News has no responsibility to provide services related to the following types of assets (“Excluded Assets”):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to Good News on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

SEMINARS AND WORKSHOPS

Good News holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

Wrap Fee Programs

Good News does not sponsor any wrap fee programs.

Client Assets under Management

Good News has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$4,436,151	\$0	December 31, 2025

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

Good News offers discretionary direct asset management services to advisory Clients. Good News charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Monthly Fee
Up to \$1,000,000	1.50%	.125%
Over \$1,000,000	1.00%	.0833%

This is a tiered or breakpoint fee schedule, the entire portfolio is charged the same asset management fee. The annual fee is not negotiable. The fees are charged monthly in arrears and are based on the average daily account balance for the period for the prior month. The calculation for the average daily balance is based on the formula $(A/D) \times (F/P)$ where:

A = the sum of the daily balances in the billing period

D = number of days in the billing period

F = annual management fee

P = number of billing periods per year

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by Good News with thirty (30) days written notice to Client and by the Client at any time with written notice to Good News. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to Good News. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

Good News will utilize the services of a Sub-Advisor to manage Clients' investment portfolios. Good News will enter into Sub-Advisor agreements with other registered investment advisor firms. When using Sub-Advisors, the Client will not pay additional advisory fees. The Sub-Advisors fees are inclusive of the fees charged by Good News. Custodial fees, if any, are charged separately by the custodian. The Sub-Advisor will calculate and deduct the fee from the Client's account.

CO-ADVISOR

Good News has entered into a Co-Advisor Agreement with Simplicity Wealth, LLC ("Simplicity") SEC number 801-114798. Simplicity is a Registered Investment Advisor registered with the Securities and Exchange Commission that provides investment portfolio advice and creation, supervisory services, access to third party model managers and back office support.

The total fee will be disclosed to the Client in the Simplicity Advisory Agreement and is not negotiable. The Clients total fee for these services will be based on a percentage of assets under management as follows:

Assets Under Management	Annual Fee*	Monthly Fee
Up to \$1,000,000	1.50%	.125%
Over \$1,000,000	1.00%	.0833%

This is a tiered or breakpoint fee schedule, the entire portfolio is charged the same asset management fee. The fees are charged monthly in arrears and are based on the average daily account balance for the period for the prior month. The calculation for the average daily balance is based on the formula $(A/D) \times (F/P)$ where:

A = the sum of the daily balances in the billing period

D = number of days in the billing period

F = annual management fee

P = number of billing periods per year

*Additional fees may be applied as follows for additional services:

1. Additional Services Fees (e.g. Tax Optimization, Tax Transition, Socially Responsible Investing, Index Replication) of 10 bps
2. Model Manager Fees of up to 45 bps

The above fees are not negotiable. Fees are assessed monthly in arrears based on the average daily balance of the managed assets. All management fees are withdrawn from the Client's account unless otherwise noted. Simplicity will receive written authorization from the Client to deduct advisory fees from their account held by a qualified custodian. Simplicity will pay Good News their share of the fees. Good News does not have access to deduct Client fees. Clients may terminate their account within five (5) business days of signing the investment advisory agreement without penalty or obligation. For terminations after the initial five business days, Simplicity will be entitled to a pro-rata fee for the days service was provided in the final quarter. Simplicity will pay Good News their portion of the final fee.

Good News does not charge additional management fees for Third Party managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client will initial Good News Investment Advisory Agreement to acknowledge receipt of Third Party fee Schedule and required documents including Form ADV Part 2 disclosures.

ASSET HELD AWAY

Good News offers discretionary direct asset management services to advisory Clients. Good News charges an annual investment advisory fee based on the total assets under

management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$1,000,000	1.50%	.375%
Over \$1,000,000	1.00%	.25%

This is a tiered or breakpoint fee schedule, the entire portfolio is charged the same asset management fee. For example a client with \$1,500,000 will pay a quarterly fee of \$3,750 ($\$1,500,000 \times 1.00\%$) / 12 = \$3,750.

The annual fee is negotiable. The Advisory Fee for the initial period will be paid on a pro rata basis based on the number of days in the billing period for which services under this Agreement were provided, in arrears, based on the billing period ending value of the Client's managed assets, in accordance with the fee schedule listed in the Agreement. For all future periods, the Advisory Fee will be assessed and payable each billing period, in advance, based on the balance of Client's managed assets as of the prior period-end, in accordance with the fee schedule listed in the Agreement. By executing this Agreement, Client is authorizing Good News to debit its Advisory Fees directly from one or more of the Client's Accounts. The Advisory Fee payable for any Held Away Account will be deducted directly from another Client Account, and if there are insufficient funds available in another Client Account or Good News believes that deducting the Advisory Fee from another Client Account would be prohibited by applicable law, it will invoice the Client.

No fee adjustment will be made for Account deposits and withdrawals during a billing period.

In addition to the fees paid to Good News, investments used in managing the Account may subject Client to additional fees. For example, mutual funds, index funds, exchange traded funds and private funds typically charge ongoing management fees and have other expenses for the operation of those funds. These fees should not be confused with "loads" or commissions. Good News does not receive any additional compensation, either directly or indirectly, from these investments.

FINANCIAL PLANNING AND CONSULTING

Good News charges a fixed fee between \$250 and \$2500 or an hourly rate of \$150 for financial planning based on complexity and the Client's unique situation. Prior to the planning process the Client will be provided an estimated plan fee. Fees for fixed rate financial plans are billed 50% in advance with the balance due upon plan delivery. Fees for hourly rates are billed upon delivery of the completed plan. Services are completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client on a pro-rata basis based on the percentage of the work completed, or any unpaid earned fees will be due to Good News based on the percentage of the work completed. Good News reserves the right to waive the fee should the Client implement the plan through Good News.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is not negotiable and will be charged as a percentage of the Included Assets. Fees may be charged quarterly or monthly in arrears or in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). If the services to be provided start any time other than the first day of a quarter or month, the fee will be prorated based on the number of days remaining in the quarter or month. If this Agreement is terminated prior to the end of the billing cycle, Good News shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle.

The fee schedule, which includes compensation of Good News for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. Good News does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, Good News will disclose this compensation, the services rendered, and the payer of compensation. Good News will offset the compensation against the fees agreed upon under the Agreement.

If Good News is authorized or permitted to deduct fees directly from the account by the custodian:

- Good News will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- Good News will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

SEMINARS AND WORKSHOPS

Good News holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given.

Client Payment of Fees

Fees for asset management services are deducted from a designated Client account to facilitate billing or they may pay Good News directly. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be billed to the Client and paid directly to Good News.

Fees for ERISA services will either be deducted from Plan assets or paid directly to Good News. The Client must consent in advance to direct debiting of their investment account.

Additional Client Fees Charged

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Good News does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to Good News. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

Fees for ERISA 3(21) services may be billed in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Good News.

External Compensation for the Sale of Securities to Clients

Investment Advisor Representatives of Good News receive external compensation from sales of investment related products such as insurance as licensed insurance agents. This represents a conflict of interest because it gives an incentive to recommend products based on the commission received. This conflict is mitigated by disclosures, procedures, and Good News' fiduciary obligation to place the best interest of the Client first and Clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Good News does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for Good News to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

Good News generally provides investment advice to individuals, high net worth individuals, trusts, estates, or charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

Good News does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, charting, and cyclical analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Charting analysis strategy involves using and comparing various charts to predict long and short-term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are twofold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

In developing a financial plan for a Client, Good News' analysis may include cash flow analysis, investment planning, risk management, debt elimination, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to Good News. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases and short-term purchases.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Good News:

- *Market Risk:* The prices of securities in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject

to purchasing power risk — the risk that your investment’s return will not keep up with inflation.

The risks associated with utilizing Sub-Advisors include:

- Manager Risk
 - Sub-Advisor fails to execute the stated investment strategy
- Business Risk
 - Sub-Advisor has financial or regulatory problems
- The specific risks associated with the portfolios of the Sub-Advisor’s which is disclosed in the Sub-Advisor’s Form ADV Part 2.

The risks associated with utilizing Third Party Money Managers (“TPM”) include:

- Manager Risk
 - TPM fails to execute the stated investment strategy
- Business Risk
 - TPM has financial or regulatory problems
- The specific risks associated with the portfolios of the TPM’s which is disclosed in the TPM’s Form ADV Part 2.

Item 9: Disciplinary Information

Criminal or Civil Actions

Good News and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Good News and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Good News and its management have not been involved in legal or disciplinary events that are material to a Client’s or prospective Client’s evaluation of Good News or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Good News is not registered as a broker-dealer and no affiliated representatives of Good News are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Good News nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Jovan Jackson is a licensed insurance agent with Affordable Benefits Solutions Inc. and Kingdom Wise Advisors LLC dba I Am The Bank LLC. Approximately 50% of her time is spent on these activities. She will offer Clients products from these activities and receive separate compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Good News has entered into a sub-advisory relationship with AE Wealth Management, LLC ("AEWM") to provide investment advisory services to our Clients as detailed in Items 4 and 5. In addition to the authority granted to Good News, Clients will grant Good News full discretionary authority and authorizes Good News to select and appoint one or more independent investment advisors ("Sub-Advisors") to provide investment advisory services to Client without prior consultation with or the prior consent of Client. Such Sub-Advisors shall have all of the same authority relating to the management of Client's investment accounts as is granted to Good News in the Agreement. In addition, at Good News' discretion, Good News may grant such Sub-Advisors full authority to further delegate such discretionary investment authority to additional Sub-Advisors.

This practice represents a conflict of interest as Good News may select Sub-Advisors who charge a lower fee for their services than other Sub-Advisors. This conflict is mitigated by disclosures, procedures, and by the fact that Good News has a fiduciary duty to place the best interest of the Client first and will adhere to their Code of Ethics.

Good News utilizes the services of Third Party Money Managers to manage client accounts. In such circumstances, Good News receives Co-Advisor fees from the Third Party Manager. This situation creates a conflict of interest. However, when referring clients to a Third Party Money Manager, the client's best interest will be the main determining factor of Good News. These fees do not include brokerage fees that may be assessed by the custodian. Fees for these services are based on a percentage of Assets Under Management not to exceed any limit imposed by any regulatory agency. The final fee schedule is disclosed in the Client agreement.

This Co-Advisor relationship is disclosed to the client in each contract between Good News and Third Party Money Manager. Good News does not charge additional management fees for Third Party Managed Account Services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client initials Good News' Investment Advisory Agreement to acknowledge receipt of Third Party Fee Schedule and required documents including Form ADV Part 2 disclosures.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of Good News have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Good News affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of Good News. The Code reflects Good News and its supervised persons’ responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Good News’ policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of Good News may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Good News’ Code is based on the guiding principle that the interests of the Client are our top priority. Good News’ officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either affiliated persons or the company.

The Code applies to “access” persons. “Access” persons are affiliated persons who have access to non-public information regarding any Clients’ purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Good News will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Good News and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Good News and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions,

affiliated persons are required to disclose all reportable securities transactions as well as provide Good News with copies of their brokerage statements.

The Chief Compliance Officer of Good News is Jovan Jackson. She reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Good News does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide Good News with copies of their brokerage statements.

The Chief Compliance Officer of Good News is Jovan Jackson. She reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Good News will recommend the use of a particular broker-dealer on AEWM's platform such as Charles Schwab & Co., Inc. or Fidelity Institutional or may utilize a broker-dealer of the Client's choosing. Good News will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Good News relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Good News.

- *Directed Brokerage*

In circumstances where a Client directs Good News to use a certain broker-dealer, Good News still has a fiduciary duty to its Clients. The following may apply with Directed Brokerage: Good News' inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among Clients and conflicts of interest arising from brokerage firm referrals. The firm may be unable to achieve most favorable execution of Client transactions, and this practice may cost Clients more money.

- *Brokerage for Client Referrals*

Good News does not receive Client referrals from any custodian in exchange for using that broker-dealer.

- *Best Execution*
Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Good News does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*
Good News does not receive soft dollar benefits.

Aggregating Securities Transactions for Client Accounts

Good News manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, some Clients purchasing securities around the same time may receive a less favorable price than other Clients which may cost Clients more money.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of Good News. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, Good News suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by Good News' custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Good News and/or its Investment Advisor Representatives will receive referral fees from 3rd party attorneys for referring Clients to them.

This situation creates a conflict of interest because Good News and/or its Investment Advisor Representatives have an incentive to recommend attorneys based on the amount of referral fees received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to use any attorney referred by Good News. Clients have the option to use any attorney of their choosing.

Advisory Firm Payments for Client Referrals

Good News does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully review and compare the account statements received directly from their custodians to any documentation or reports prepared by Good News.

Good News is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Good News.

Item 16: Investment Discretion

Discretionary Authority for Trading

Good News requires discretionary authority to manage securities accounts on behalf of Clients. Good News has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. The Client will authorize Good News discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement

Good News allows Client's to impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the Client. Limitations on discretionary authority are required to be provided to Good News in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. Good News does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

Good News does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Good News will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided to Clients because Good News does not serve as a custodian for Client funds or securities and Good News does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Good News has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Good News has not had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither Good News nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Neither Good News nor its management have been involved in any of the following:

1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 1. An investment or an investment-related business or activity;
 2. Fraud, false statement(s) or omissions;
 3. Theft, embezzlement or other wrongful taking of property;
 4. Bribery, forgery, counterfeiting, or extortion;
 5. Dishonest, unfair or unethical practices.

2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 1. An investment or an investment-related business or activity;
 2. Fraud, false statement(s) or omissions;
 3. Theft, embezzlement or other wrongful taking of property;
 4. Bribery, forgery, counterfeiting, or extortion;
 5. Dishonest, unfair or unethical practices.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Jovan Jackson

**Good News Financial &
Investment Advisors, LLC**

Office Address:
9500 Medical Center Dr.
Suite 366
Largo, MD 20774

Tel: 800-747-1839
Fax: 800-747-1839

jjackson@goodnewsfinancialservices.com

This brochure supplement provides information about Jovan Jackson and supplements the Good News Financial & Investment Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Jovan Jackson if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Jovan Jackson (CRD #7316729) is available on the SEC's website at www.adviserinfo.sec.gov.

MARCH 31, 2026

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Principal Executive Officer – Jovan Jackson

- Year of birth: 1981
-

Item 2 - Educational Background and Business Experience

Educational Background:

- Capitol College; studied Information Technology from 08/2001 – 12/2001

Business Experience:

- Good News Financial & Investment Advisors, LLC; Managing Member/Investment Advisor Representative; 01/2025 – Present
 - Affordable Benefits Solutions Inc.; Insurance Agent; 03/2010 – Present
 - Kingdom Wise Advisors LLC dba I Am The Bank LLC; Owner; 07/2021 - Present
 - Good News Financial & Investment Advisors, LLC; Managing Member/Investment Advisor Representative; 12/2020 – 12/2024
 - Jovan Walker-Jackson Sole Proprietor DBA Royal Tax Planning; Owner; 06/2021 – 02/2024
 - Financial Literacy Alliance Group, Inc.; President; 03/2019 – 10/2023
 - Eagles Alliance Group LLC; Owner; 03/2013 – 10/2016
 - Vision Realty Services & Keller Williams Realty; Real Estate Agent; 03/2002 – 03/2012
 - Financial Destination Inc; Independent Representative; 04/2004 – 11/2011
-

Item 3 - Disciplinary Information

- A. Ms. Jackson has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which she:
3. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 4. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 5. Was found to have been involved in a violation of an investment-related statute or regulation; or
 6. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

- B. Ms. Jackson never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which she:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending her association with an investment-related business; (c) otherwise significantly limiting her investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Ms. Jackson has never been the subject of a self-regulatory organization (SRO) proceeding in which she:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Ms. Jackson has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Managing Member Jovan Jackson is a licensed insurance agent with Affordable Benefits Solutions Inc. and Kingdom Wise Advisors LLC dba I Am The Bank LLC. Approximately 50% of her time is spent on these activities. She will offer Clients products from these activities and receive separate compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 - Additional Compensation

Ms. Jackson receives commissions on the insurance she sells. She does not receive any performance-based fees.

Item 6 - Supervision

Ms. Jackson is the owner and Chief Compliance Officer of Good News. She is responsible for all supervision, formulation and monitoring of investment advice offered to Clients. She

will adhere to the policies and procedures as described in the firm's Compliance Manual. She can be reached at jwalker@yourabsolutionsinc.com or 800-747-1839.

Item 7 - Requirements for State-Registered Advisors

- A. Ms. Jackson has not been involved in any of the following:
1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
 - a) An investment or an investment-related business or activity;
 - b) Fraud, false statement(s) or omissions;
 - c) Theft, embezzlement or other wrongful taking of property;
 - d) Bribery, forgery, counterfeiting, or extortion;
 - e) Dishonest, unfair or unethical practices.
 2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) An investment or an investment-related business or activity;
 - b) Fraud, false statement(s) or omissions;
 - c) Theft, embezzlement or other wrongful taking of property;
 - d) Bribery, forgery, counterfeiting, or extortion;
 - e) Dishonest, unfair or unethical practices.
- B. Ms. Jackson has not been the subject of a bankruptcy petition in the last ten years.