

Item 1 Cover Page

A.

Jay S. Chang

Farther

ADV Part 2B, Brochure Supplement
Dated October 13, 2025

www.farther.com

Contact: Christopher Powers, Chief Compliance Officer
345 California Street, Suite 600
San Francisco, CA 94104

B.

This Brochure Supplement provides information about Jay S. Chang that supplements the Farther Finance Advisors, LLC Brochure; you should have received a copy of that Brochure. Please contact Christopher Powers, Chief Compliance Officer, if you did *not* receive Farther Finance Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jay S. Chang is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jay S. Chang was born in 1982. Mr. Chang graduated from Arizona State University with a Bachelor of Applied Science degree in Nutrition in 2007 and from Arizona State University with a Master's degree in Secondary Education in 2009. Mr. Chang has been a Vice President and Wealth Advisor with Farther Finance Advisors, LLC since October 2025. From March 2018 to October 2025, Mr. Chang was a Vice President and Financial Consultant with Charles Schwab.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Chang, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Chang to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Chang that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Chang. Clients are reminded that they may purchase insurance products recommended by Mr. Chang through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Christopher Powers, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Chang' annual compensation is based, in part, on the amount of assets under management that Mr. Chang introduces to the Registrant and the number of clients that Mr. Chang introduces to the Registrant. Accordingly, Mr. Chang has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Christopher Powers, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Powers at (415) 827-7371.