

BROCHURE SUPPLEMENT

February 2026

This brochure supplement provides information about C. Kelly Buckley that supplements the Spectrum Financial Alliance, Ltd. L.L.C. brochure. You should have received a copy of that brochure. Please contact C. Kelly Buckley if you did not receive the Spectrum Financial Alliance, Ltd. L.L.C. brochure or if you have any questions about the contents of this supplement.

Additional information about C. Kelly Buckley is available on the SEC's website at www.adviserinfo.sec.gov.

C. Kelly Buckley
Spectrum Financial Alliance, Ltd. L.L.C.
105 Wind Haven Drive
Nicholasville, Kentucky 40356
Phone: (859) 223-6333

Educational Background and Business Experience

Date of Birth: 1957

Educational Background:

United States Air Force Academy: BS, Social Services, 1979
Midwestern State University: MBA, Finance, 1986

Professional Designations:

CERTIFIED FINANCIAL PLANNER, CFP[®], 1987₁
Accredited Asset Management Specialist, AAMS[™], 2024

Business Background and Affiliations:

Spectrum Financial Alliance, Ltd., L.L.C.: Owner/Officer, 4/95-present; Investment Advisor Representative, 4/97-present;
Falcon-Harley Ltd., L.L.C.: President/100% Ownership, 04/2000-Present
Triad Advisors, Inc: Registered Representative, 12/02-5/06; Investment Advisor Representative, 3/03-8/03
Linsco/Private Ledger Corp.: Registered Representative, Investment Advisor Representative, 4/95-1/03
Merrill Lynch, Pierce, Fenner & Smith, Inc.: Assistant Vice President: 10/87-4/95

Disciplinary Information

C. Kelly Buckley has no disciplinary history required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Spectrum Financial Alliance, Ltd. L.L.C. is also licensed as an insurance entity in the State of Kentucky. Mr. Buckley spends a small amount of his workweek on corporate duties related to the insurance side of Spectrum's business and also on his duties as Chief Compliance Officer.

Additional Compensation

Spectrum Financial Alliance, Ltd. L.L.C. does not receive any additional compensation relating to conference sponsorship, educational sessions, marketing support, travel reimbursement or other similar industry activities. The firm receives no compensation for any insurance products we recommend as 100% of Spectrum Financial Alliance's insurance revenues are irrevocably assigned to an outstanding National military charity, USA Cares, Inc.

Supervision

C. Kelly Buckley is the Chief Compliance Officer of Spectrum Financial Alliance, Ltd. L.L.C.. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including himself. He can be contacted at (859) 223-6333.

Professional Designation Disclosure

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.

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, administered three times per year and encompasses a six-hour comprehensive exam which 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.

The Accredited Asset Management Specialist (AAMS®) designation is a voluntary certification; no federal or state law or regulation requires asset managers to hold the AAMS® designation. Individuals who hold the AAMS® designation have completed a course of study with a specific focus on investments and asset management. The program focuses on the asset management process and is designed for approximately 100-125 hours of study. Upon completion of this study, potential designees must pass an online, timed, and proctored end-of-course examination. This examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations.

Upon completion of the AAMS® program, all designation holders are responsible for completing 16 hours of Continuing Education (CE) credits every two years to maintain competence and keep up with developments in the asset management profession.

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This brochure supplement provides information about Camden Miracle that supplements the Spectrum Financial Alliance, Ltd. L.L.C. brochure.

Additional information about Camden Miracle is available on the SEC's website at www.adviserinfo.sec.gov.

Camden Miracle
Spectrum Financial Alliance, Ltd. L.L.C.
105 Wind Haven Drive
Nicholasville, Kentucky 40356
Phone: (859) 223-6333

Educational Background and Business Experience

Date of Birth: 2000

Educational Background:

University of Kentucky – Bachelor's Degree, Finance and Marketing

Professional Designations:

CERTIFIED FINANCIAL PLANNER, CFP®, 2025

Business Background and Affiliations:

Spectrum Financial Alliance, Ltd., L.L.C.: Director of Advisory Services, Investment Advisor Representative, (2023 – Present)

Disciplinary Information

Camden Miracle has no disciplinary history required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Professional Designation Disclosure

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.

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, administered three times per year and encompasses a six-hour comprehensive exam which 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.

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This brochure supplement provides information about Christopher Edney that supplements the Spectrum Financial Alliance, Ltd. L.L.C. brochure.

Additional information about Christopher Edney is available on the SEC's website at www.adviserinfo.sec.gov.

Christopher Edney
Spectrum Financial Alliance, Ltd. L.L.C.
105 Wind Haven Drive
Nicholasville, Kentucky 40356
Phone: (859) 223-6333

Educational Background and Business Experience

Date of Birth: 1978

Educational Background: MBA – International Business, University of Hawaii
Bachelor of Business Administration - Louisiana State University

Professional Designations: Series 65 – Investment Advisor Representative

Business Background and Affiliations:

Spectrum Financial Alliance, Ltd., L.L.C.: Investment Advisor Representative, (2015 – 2016)
Spectrum Financial Alliance, Ltd., L.L.C.: Director of Advisory Services, Investment Advisor Representative, (2025 – Present)

Disciplinary Information

Christopher Edney has no disciplinary history required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.