



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

Michael H. Gross

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SUPERVISION

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This Brochure Supplement provides information about Michael H. Gross that is an accompaniment to the Disclosure Brochures and Forms CRS for our firm, Cambridge Investment Research Advisors, Inc (CIRA) and affiliated broker-dealer, Cambridge Investment Research, Inc. (CIR). You should have received all of these together as a complete disclosure packet. If you did not receive our Disclosure Brochures or Forms CRS or if you have questions about this Brochure Supplement for Michael H. Gross, you are welcome to contact us through the information listed to the left.

Additional information about Michael H. Gross is available on the SEC website at www.adviserinfo.sec.gov. Please be aware that not all states require registration and therefore your Financial Professional may not show up on the SEC website.

Michael H. Gross

MSFS, CEBS®, CASL®, ChFC®, QPFC

CRD#: 2941586
Year of Birth: 1972

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education

The American College, Masters of Science in Financial Planning,
2009 - 2011

University of Kentucky, Business & Economics and HES, 1991 -
1996

Business Background

Investment Advisor Representative, Cambridge Investment
Research Advisors, Inc.,
February 2024 To Present

CEO & Chief Compliance Officer, MoneyLife Partners, Inc.,
August 2017 To July 2024

6/10/2025

PROFESSIONAL DESIGNATIONS

Your Financial Professional has achieved the designation(s) below. If you would like additional information you may discuss with your financial professional or visit the issuing entity's website.

CASL®—Chartered Advisor for Senior Living

The CASL® provides Advisors with knowledge to lead clients from middle age through retirement and assist them with the management, preservation and transfer of wealth. The CASL® is issued by The American College. Pre-requisite for the CASL® include meeting the experience requirements for The College's CLU, ChFC, RHU, REBC, and CLF designations or advising clients on financial and/or practical matters relating to their retirement years or on issues dealing with aging for at least three of the five years preceding the awarding of the designation. The designee must then complete five required courses with a final proctored exam after each course. In addition, designees are required to complete 15 hours of continuing education every two years.

CEBS®—Certified Employee Benefit Specialist

The CEBS® Certified Employee Benefit Specialist provides the knowledge and tools to develop comprehensive understanding of employee benefit principles and concepts. The CEBS® is issued by the International Foundation of Employee Benefit Plans and Wharton School of the University of Pennsylvania. While there are no prerequisites the designee is required to complete five online courses and exams. In order to maintain the designation, 30 hours of continuing education must be completed over a period of up to two years.

ChFC®—Chartered Financial Consultant

The ChFC® Chartered Financial Consultant is issued by the American College of Financial Services. Those with the ChFC® designation have been prepared to meet the advanced financial planning needs of individuals, professionals and small business owners. The ChFC® is issued to professionals who have three years of full-time business experience with in the five years preceding the awarding of the designation. The designee is then required to complete eight required courses from The American College. The required course of study includes insurance and financial planning, income taxation, planning for retirement needs, investments, and estate planning. Designees must also adhere to the American College's Code of Ethics. In addition, the designee is required to complete 30 hours of continuing education every two years through The American College.

QPFC—Qualified Plan Financial Consultant

The QPFC Qualified Plan Financial Consultant is available as an alternative to the CPFA® credential and is awarded by the National Association of Plan Advisors. The QPFC designation shows a deep understanding of general retirement planning concepts, terminology, distinctive features of qualified plans and the role of retirement plan professionals. Candidates for the designation must read the NAPA CPFA/QPFC candidate handbook, pass the designation exam, and apply for a NAPA credentialed membership. In order to maintain their credential(s), QPFCs must earn 10 hours of continuing education credits every year.

DISCIPLINARY INFORMATION

Michael H. Gross has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

In addition to serving as your investment advisory representative Michael H. Gross is engaged in the following business activities:

1099,Insurance/Benefits/Human Resources - Fixed Insurance Agent

Board Member/Officer/Director/Committee Member/Board Trustee - Persimmon Ridge Homeowners' Association

Board Member/Officer/Director/Committee Member/Board Trustee,Volunteer - Whitefield Academy

There are certain business activities in which a financial professional can engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your Financial Professional's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your Financial Professional's fiduciary duty to act in your best interest. If you have any questions about the disclosures please ask your Financial Professional as this is an opportunity to better understand your relationship and your Financial Professional's activities.

Your Financial Professional is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Financial Professional will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Financial Professional. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your Financial Professional will discuss the products, your needs and any compensation arrangements.

ADDITIONAL COMPENSATION

In addition to the description of other business activities outlined above, some Financial Professionals receive additional benefits from CIRA when assets are held through investment management platforms offered by CIRA, which may include CIRA's WealthPort program (also described in CIRA's Disclosure Brochure). The benefits received are in addition to the advisory fees received by your Financial Professional for serving as the investment advisor representative to the client's account. These benefits include but are not limited to increased payout on portion of their investment advisory fees, discounts on performance reporting software and participation in conferences.

Certain product sponsors provide your Financial Professional with economic benefits as a result of your Financial Professional's recommendation or sale of the product sponsors' investments. The economic benefits received can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist your Financial Professional in providing various services to clients. These economic benefits may be received directly by your Financial Professional or indirectly through CIRA and/or CIR who have entered into specific arrangements with product sponsors. These economic benefits could influence your Financial Professional to recommend certain products/programs over others. Please review the CIRA and Cambridge Revenue Sharing Disclosure located at www.joincambridge.com for further information. It is also available upon request.

Your Financial Professional has received a loan from CIR to assist with transitioning from a former broker/dealer to CIR. If the amount of the loan exceeds the cost of transition, your Financial Professional may use the remaining funds for other purposes, such as normal operational costs. Some loans may be forgiven based on certain criteria such as maintaining certain asset levels and tenure with the firm.

The receipt of a loan from CIR presents a conflict of interest in that your Financial Professional may have a financial incentive to maintain a relationship with CIR and recommend CIR to clients. However, to the extent that your Financial Professional recommends CIR to clients, it is because it is believed that it is in your best interest to do so based on the quality and pricing of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by CIR and its affiliates.

Your Financial Professional's investment advisory activities are supervised by William A. Barton. William A. Barton monitors the recommendations provided by your Financial Professional and any transactions that are executed in your advisory accounts. Supervision is conducted through electronic reporting as well as personal communications and visits with your Financial Professional.