This Brochure Supplement provides information about Shanna J. Tingom 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 Shanna J. Tingom, you are welcome to contact us through the information listed to the left.

Additional information about Shanna J. Tingom 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.

**Shanna J. Tingom**

**AAMS®, MA, CDFA®**

CRD#: 4734752

Year of Birth: 1973

**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Education**

University of Phoenix, Masters of Organizational Management, 2003

William Penn University, Bachelors of Arts in Business, 2000

**Business Background**

Investment Adviser Representative, Cambridge Investment Research Advisors, Inc., April 2015 To Present

Registered Representative, Cambridge Investment Research, Inc., April 2015 To Present
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.

AAMS® – Accredited Asset Management Specialist

Advisors with this designation participate in a program that applies investment concepts to real-world situations of asset management. This training offers investment professionals hands-on-information to provide comprehensive financial services. The AAMS® designation is issued by the College for Financial Planning. While there are no prerequisites the designee is required to participate in 12 self-study modules with a final online, closed-book, proctored exam. In addition, the designee is required to complete 16 hours of continuing education every two years.

CDFA® – Certified Divorce Financial Analyst

The CDFA® certification is issued by The Institute for Divorce Financial Analysts®. Prerequisites include a bachelor’s degree with three years of experience, or five years of relevant experience in Financial Planning or Family Law practice. Candidates will study a broad range of topics regarding the financial aspects of divorce. Candidates must pass a 150 question exam within four hours. To retain the CDFA® designation, designees must pay an annual reinstatement fee and complete the required number of hours of divorce-related continuing education every two years.

DISCIPLINARY INFORMATION

Shanna J. Tingom has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

In addition to serving as your investment advisory representative Shanna J. Tingom is engaged in the following business activities:

- Legal Services, 1099 Contractor, Owner/Partner of a Business Entity, Using a Trade Name/dba - Legal by HFS
- Owner/Partner of a Business Entity - Mindful Money Financial Coaching
- Owner/Partner of a Business Entity, Divorce Planning Services, Expert Witness, Insurance/Benefits/Human Resources - Heritage Financial Strategies, LLC
- Owner/Partner of a Business Entity, Expert Witness - Heritage Financial Strategies
- Tax Services, Owner/Partner of a Business Entity, Using a Trade Name/dba, Accounting/Bookkeeping/Payroll Services - Taxes By HFS

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 also a registered representative with Cambridge Investment Research, Inc., (“CIR”) a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting as a registered representative of CIR, your financial professional sells, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. Clients are not obliged to purchase or sell securities through CIR or their Financial Professional. However, if you choose to establish an account with your Financial Professional, it is important to understand that due to regulatory constraints, your Financial Professional must place all purchases and sales of securities products in commission-based accounts through CIR or other institutions approved by CIR.

The receipt of commissions creates an incentive for your Financial Professional to recommend those products for
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 Terry W. Treiber. Terry W. Treiber 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.