

ITEM 1: COVER SHEET



First and Main Financial

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January 23, 2026

This brochure provides information about the qualifications and business practices of First and Main Financial. If you have any questions about the contents of this brochure, please contact us at the telephone number and/or e-mail address above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

First and Main Financial is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The verbal and written communications of an investment advisor provide you with information you need to determine whether to hire or retain the advisor.

Additional information about First and Main Financial is also available on the SEC's website at www.adviserinfo.sec.gov. The Firm's CRD number is 121359.

ITEM 2: MATERIAL CHANGES

Our previous annual update was dated January 21, 2025. Following is a summary of the material changes made to Part 2 since that amendment.

Item 4: As of January 28, 2026, First and Main manages accounts valued at \$165.3 million. All assets are managed on a discretionary basis.

Please contact us at Erik Wolfers at (510) 601-1935 or EW@FirstandMainFinancial.com if you would like a copy of our updated Part 2. Additional information about us is also available on the SEC's website at www.adviserinfo.sec.gov.

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ITEM 4: ADVISORY BUSINESS

Who we are

Wolfers Asset Management LLC dba First and Main Financial (referred to as “we,” “our,” “us,” or “First and Main”), has been registered as an investment advisor since July 2001. Our principal officer is Erik Wolfers, sole managing member.

Services we offer

First and Main continues to practice methodologies for managing money for its clients. By putting the client first, charging reasonable to low fees, and sticking to what it knows, First and Main has experienced rapid growth in recent years.

The majority of First and Main’s business is managing accounts for individuals. As of January 28, 2026, First and Main manages accounts valued at \$165.3 million. All assets are managed on a discretionary basis, meaning; clients all agree to have First and Main make all specific investment decisions for them based on the stated investment goals, and their tolerance for risk.

First and Main also provides financial education and advice on the investments in the plan to participants in pension plans. We review each participant's current and expected financial situation along with their risk suitability before providing advice.

First and Main also provides financial planning services to any clients wanting them. The most common type of financial planning performed by First and Main is retirement planning but comprehensive plans are also done including the evaluation of: insurance, estate, college, cash flow, budgeting, home buying, stock options, tax, and alternative investments like real estate.

After initial discovery and discussions, questions about tax, estate planning, mortgages and insurance are often referred to specialists in those areas as First and Main is not certified to do tax returns, sell insurance, or provide legal advice.

First and Main does not provide portfolio management services to a wrap fee program.

ITEM 5: FEES AND COMPENSATION

Investment Management Services

First and Main is paid quarterly in arrears based on the value of each account at the close of the quarter. First and Main offers tiered billing to clients with over \$500k in assets under management.

<u>Asset Value</u>	<u>Annual Fee</u>
On the first \$500,000	0.85%
On values from \$500,001 to \$1,000,000	0.75%
On values from \$1,000,001 to \$1,500,000	0.65%
On values from \$1,500,001 to \$2,000,000	0.55%
On values from \$2,000,001 to \$2,500,000	0.45%
On values over \$2,500,000	0.35%

For example, a client with \$720k with First and Main could be billed the following:
\$500,000 @ 0.85% plus \$220,00 @ 0.75%

We require that clients provide authorization for us to deduct fees directly from the client accounts through Charles Schwab & Co. Clients receive a statement in the mail, or uploaded to a client web portal detailing the fees paid within days of when payment is requested from Charles Schwab & Co. Clients are responsible for reviewing the accuracy of the invoice, since Charles Schwab & Co will not do so.

You may end our advisory relationship by providing 30 days written notice. We may prorate the advisory fees earned through the termination date and send you an invoice for the advisory fees due.

Other Costs Involved

In addition to our advisory fee shown above, you are responsible for paying fees associated with investing for your account. These fees include:

- management fees for ETFs and mutual funds. These are fees charged by the managers of the ETF or mutual fund and are a portion of the expenses of the ETF or mutual fund.
- brokerage costs and transaction fees for any securities or fixed income trades. These are generally charged by your custodian and/or executing broker.

Additional information about brokerage costs and services is provided in Item 12.

We believe the fees mentioned above are competitive; however, you may be able to obtain similar services from other sources at a lower price.

We may negotiate lower fees based on the size of the account, the scope and complexity of the services to be performed, and the amount of time a client has been with us.

Financial Planning

Financial planning services are provided for a fixed fee ranging from \$500 to \$5,000. Services may also be offered for a rate of \$400 per hour for initial planning. Clients will receive an invoice for a 50% of the fixed fee with a maximum of \$1,200 upon initiation of a plan and a final invoice upon completion of the financial plan that are payable upon receipt. Fees for financial planning services may be paid by check or credit card. Revisions to existing plans are billed at a rate of \$250 per hour. An invoice is provided upon completion of these services and is due upon receipt.

When a client becomes an asset management client with substantial assets, it is very rare to charge for ongoing financial planning. Existing, long-time clients who chose initially not do any financial planning with us generally do not get charged for financial planning time.

You may cancel our financial planning agreement at any time by providing written notice. Upon cancellation, we will present you with an invoice for time spent. This invoice is payable upon receipt. We may negotiate lower fees based on the scope and complexity of the services to be performed.

Pension Plans

We charge pension plans an annual fee of 0.5% of the plan's assets for financial education and advice on the investments in the plans to the pension plans' participants. These fees are billed quarterly in arrears, based on the plans' assets as of the last day of the preceding quarter.

Conflicts of Interest

First and Main has a conflict of interest when providing financial planning advice. When clients implement the financial plan through First and Main, we receive the customary advisory fees as disclosed in the above section. Clients are not required to employ First and Main to implement any financial planning recommendations.

Neither First and Main nor our affiliated persons receive compensation, other than the fees mentioned above, for the sale of securities or other investment products. First and Main's only compensation comes from its clients, which helps create the greatest incentive possible to have our interests aligned directly with clients.

First and Main may lower or waive fees for any client at any time at its sole discretion.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not receive performance fees for managing accounts.

ITEM 7: TYPES OF CLIENTS

First and Main works with clients who are individuals, or may have a revocable trust. First and Main's asset minimum for new clients is typically \$500,000, but this minimum may be waived at Erik Wolfers' sole discretion.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

First and Main primarily invests its clients' assets in mutual funds and exchange traded funds (ETF). First and Main currently uses a few commission free exchange traded index funds.

Each mutual fund specializes in one sector of the global markets. The following are the types of assets focused on by the various funds:

- Small cap domestic stocks
- Mid cap domestic stocks
- Large cap domestic stocks
- Stocks outside the U.S. in developed markets
- Emerging markets stocks
- Global real estate stocks
- California municipal bonds
- National municipal bonds
- Global bonds
- Domestic bonds
- Inflation protected bonds
- Hedged bonds
- Money market funds and insured cash funds

Mutual funds are continually evaluated by First and Main for their risk adjusted performance and ability to generate consistent results. Many of the funds used by First and Main have track records of over 10 years.

Younger client portfolios are often more concentrated in stock mutual funds and ETFs.

Older clients, or those wanting to have a less volatile portfolio, generally also hold a greater percentage of cash, intermediate and long bonds, international bonds and inflation protected bonds.

While a younger client may hold a portfolio that is diversified among the types of stock mutual funds, the portfolio may be 100% stocks. Older clients generally have at least a 20% to 30% weighting in bonds and cash, sometimes up to 80% bonds and cash.

Retirement accounts are rebalanced periodically, depending on market conditions or cash needs, while taxable accounts may be left alone to grow for periods much longer than one year.

A 100% stock portfolio has the chance of declining dramatically in any given period when global economic events conspire to create world market panic. Something near a 50% decline has occurred in the past.

A more diversified portfolio containing 30% to 80% bonds and cash is likely to drop much less in a global market panic but can still drop a painful amount. First and Main holds the long view, not attempting to pull assets out of the market when things are looking less favorable because it's impossible to predict when a recovery might occur. Diversification protects as best it can and has been shown to work well over time.

All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situation at all times. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment advisor and each investment advisor representative providing investment advice to you. We have no information of this type to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

As a registered investment advisor, First and Main is required to disclose any other financial industry affiliations. Neither First and Main nor Erik Wolfers have material outside business affiliations, arrangements, or registrations, pending or otherwise, with other companies, regulatory organizations or persons.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by First and Main and our associated persons.

Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours,
- using non public information gathered when providing services to you for our own gains, or
- engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.

Personal Trading for Associated Persons

We may buy or sell some of the same securities for you that we already hold in our personal account. We may also buy for our personal account some of the same securities that you already hold in your account. Neither First and Main nor an associated person recommends to clients, or buys or sells for client accounts, securities in which First and Main or an associated person have a material interest. It is our policy not to permit our associated persons (or their immediate relatives) to trade in a way that takes advantage of price movements caused by your transactions.

We may restrict trading for a particular security for our accounts or those of our associated person if there is a pending trade in that security in a client account. Trades for our accounts (and those of our associated persons) individually after client trades have been completed. When our trades are placed after our client trades, we may receive a better or worse price than that received by the client.

First and Main and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

All persons associated with us are required to report all personal securities transactions to us quarterly.

ITEM 12: BROKERAGE PRACTICES

The Custodian and Brokers We Use

We do not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see “Item 15: Custody”). Your assets must be maintained in an account at a “qualified custodian,” generally a broker/dealer or bank. We require that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC as the qualified custodian.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we require that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in "Item 14: Client Referrals and Other Compensation". You should consider these conflicts of interest when selecting your custodian.

We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab, then we cannot manage your account. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor.

How We Select Brokers/Custodians

We seek to recommend Schwab, a custodian/broker that will hold your assets and execute transactions. When considering whether the terms that Schwab provides us are overall, most advantageous when compared with other available providers and their services, we take into account a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our other clients
- Services delivered or paid for by Schwab
- Availability of other products and services that benefit us, as discussed below (see "*Products and Services Available to Us From Schwab*")

Your Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable

terms for a transaction based on all relevant factors, including those listed above (see "*How we Select Brokers/Custodians*"). By using another broker or dealer you may pay lower transaction costs.

Products and Services Available to Us From Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services that benefit you. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that do not directly benefit you. Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology and business needs
- Consulting on legal and related compliance needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- marketing consulting and support

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of the third party's fees. Schwab also provides us with other benefits, such as occasional

business entertainment of our personnel. If you did not maintain your account with Schwab we would be required to pay for these services from our own resources.

Our Interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. The fact that we receive these benefits from Schwab is an incentive for us to require the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How We Select Brokers/Custodians") and not Schwab's services that benefit only us.

Aggregation of Orders

There are occasions on which portfolio transactions will be executed as part of concurrent authorizations to purchase or sell the same security for another client or one or more of our associated persons.

We may choose to block (aggregate) trades for your account with those of other client accounts and personal accounts of persons associated with First and Main. When we place a block trade, all participants included in the block receive the same price per share on the trade. The price is calculated by averaging the price of all of the shares traded. Due to the averaging of price over all of the participating accounts, aggregated trades could be either advantageous or disadvantageous. Commission costs are not averaged. You will pay the same commission whether your trade is placed as part of a block or on an individual basis. The objective of the aggregated orders will be to allocate the executions in a manner that is deemed equitable to the accounts involved. There may be occasions, due to operational needs, when trades are placed at different times during the day and are not aggregated.

Soft Dollars

The receipt of goods and/or services from the required custodian in connection with providing advice to clients is seen by the regulators as "soft dollars." The additional services we receive from Schwab, as disclosed in the section entitled "Products and Services Available to Us From Schwab" above, would fall under this description of soft dollars.

ITEM 13: REVIEW OF ACCOUNTS

Investment holdings are reviewed at least monthly by Erik Wolfers, Sole Managing Member and/or Eric Wheeler, Portfolio Manager. Software provided by our custodian runs a review of portfolio allocations after every trading day. An interim review could be triggered by a change in market or economic conditions. More active accounts, or those held by retired clients needing monthly distributions, are reviewed more often.

Investment management clients receive written quarterly performance reports.

A comprehensive review of a client's financial plan is performed when there is a change in the client's financial circumstances, or when requested by the client. Most financial planning clients are in contact

with First and Main throughout the period their plans are constructed. There are no standard periodic reports provided to financial planning clients.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the referral arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12: Brokerage Practices”).

We do not receive client referrals from custodians. We do not directly or indirectly compensate anyone for client referrals.

ITEM 15: CUSTODY

If you give us authority to deduct our fees directly from your separately managed account, we have custody of those assets. In order to avoid additional regulatory requirements in these cases, we follow the procedures outlined in Item 5. You will also receive quarterly statements directly from custodian of the account that details all transactions in the account.

For accounts where the client has a standing letter of authorization that allows us to transfer money between accounts specified by the client, we are also deemed to have custody. We follow the guidance outlined in the Investment Adviser Association no-action letter dated February 21, 2017, for these accounts. A copy of this letter is available upon request.

At no time do we accept physical custody of client assets.

ITEM 16: INVESTMENT DISCRETION

As one of the conditions of managing your account, you are required to provide discretionary authority for us to manage your assets. Discretionary authority means that you are giving us a limited power of attorney to place trades on your behalf. This limited power of attorney does not allow us to withdraw money from your account, other than advisory fees if you agree to give us that authority. Discretionary authority is granted by you when you sign our client agreement and when you notify the custodian that you are providing a limited power of attorney for us to trade on your behalf.

Clients state preferences about what does or does not go into a portfolio but implementation is ultimately at the discretion of First and Main. For example, some clients request that we not trade large and/or legacy positions without prior consultation.

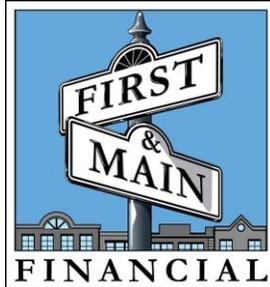
ITEM 17: VOTING CLIENT SECURITIES

Clients will receive proxies and other related paperwork directly from Charles Schwab & Co. We do not accept the authority to vote proxies on your behalf and we do not provide guidance about how to vote proxies. You will receive proxies and other related paperwork directly from your custodian.

ITEM 18: FINANCIAL INFORMATION

We do not charge or solicit pre-payment of more than \$1,200 in fees per client six months or more in advance. We have never filed for bankruptcy and are not aware of any financial conditions that are reasonably likely to impair our ability to meet our contractual obligations to clients.

ITEM 1: COVER SHEET



Erik S. Wolfers

First and Main Financial

235 Wildwood Avenue
Piedmont, CA 94610
(510) 918-1732

January 23, 2026

This Brochure Supplement provides information about Erik S. Wolfers that supplements the First and Main Financial Brochure. You should have received a copy of that Brochure. Please contact Erik S. Wolfers, Managing Member at (510) 918-1732 or EW@FirstandMainFinancial.com if you did not receive First and Main Financial's Brochure or if you have any questions about the content of this supplement.

Additional information about Erik S. Wolfers is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 4214621.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Erik S. Wolfers was born in 1970.

Educational Background

<u>School Name</u>	<u>Degree</u>	<u>Year</u>	<u>Major(s)</u>
UCSB	B.A.	1993	Business Economics
Arizona State University	M.B.A.	2001	Finance and Investments

Employment Background

<u>Dates</u>	<u>Company Name</u>	<u>Title(s)</u>
3/2016 – Present	Wolfers Asset Management LLC dba First and Main Financial	Managing Member
7/2001 – 3/2016	Wolfers Asset Management	Advisor

Professional Designations

Certified Financial Planner (CFP) – 2005

The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Wolfers is not involved in any other business activities.

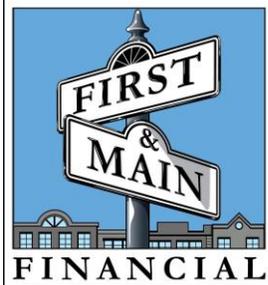
ITEM 5: ADDITIONAL COMPENSATION

Mr. Wolfers does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Eric M. Wheeler, Chief Compliance Officer, is responsible for the supervision of Mr. Wolfers. His telephone number is (415) 730-1204.

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Eric M. Wheeler

First and Main Financial

235 Wildwood Avenue
Piedmont, CA 94610
(415) 730-1204

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Additional information about Eric M. Wheeler is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 5570782.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric M. Wheeler was born in 1965. He received a BS in Finance from University of San Francisco in 2003.

Employment Background

<u>Dates</u>	<u>Company Name</u>	<u>Title(s)</u>
02/2016	First and Main Financial	Portfolio Manager Chief Compliance Officer

Professional Designations

Certified Financial Analyst (CFA®) – 2006

The CFA Charterholder designation is issued by the CFA Institute. In order to receive this designation, a candidate must have either: 1) an undergraduate degree and 4 years of professional experience involving investment decision-making, or 2) 4 years qualified work experience (full time, but not necessarily investment related). Each candidate must complete a self-study program of 250 hours of study for each of the 3 levels. Once a candidate passes each of the three 6-hour exams and meets the appropriate experience requirements the CFA charterholder designation may be used. There are no continuing education requirements.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Wheeler is not involved in any other business activities.

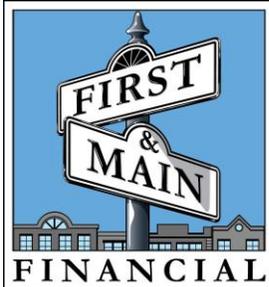
ITEM 5: ADDITIONAL COMPENSATION

Mr. Wheeler does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Erik S. Wolfers, Managing Member, is responsible for the supervision of Mr. Wheeler. His telephone number is (510) 918-1732.

ITEM 1: COVER SHEET



Alison Van Dyke

First and Main Financial

235 Wildwood Avenue
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(650)-867-2388

January 23, 2026

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Additional information about Alison Van Dyke is available on the SEC's website at www.adviserinfo.sec.gov. Her CRD number is 2702957.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alison Van Dyke was born in 1968. She received a BA in Political Science from UCLA in 1991 and a MBA from Georgetown University in 1995.

Educational Background

<u>School Name</u>	<u>Degree</u>	<u>Year</u>	<u>Major(s)</u>
UCLA	BA	1991	Political Science
Georgetown University	MBA	1995	Business Administration

Employment Background

<u>Dates</u>	<u>Company Name</u>	<u>Title(s)</u>
10/2016	First and Main Financial	Financial Planner

Professional Designations

Certified Financial Planner (CFP) – 2022

The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Van Dyke is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Van Dyke does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Erik M. Wheeler, Chief Compliance Officer, is responsible for the supervision of Ms. Van Dyke. His telephone number is (415) 730-1204.