

Junmin (NMN) Chang
2603 Camino Ramon, Suite 416
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888-839-9399

Cannon Beach Financial Advisors
2603 Camino Ramon
Suite 416
San Ramon, CA 94583

03/20/2026

This Brochure Supplement provides information about Junmin Chang that supplements the Disclosure Brochure of Cannon Beach Consultants, Inc., dba Cannon Beach Financial Advisors (hereinafter "Cannon Beach Financial Advisors"), a copy of which you should have received. Please contact Cannon Beach Financial Advisors's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Junmin Chang is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience:

Full Legal Name: Junmin (NMN) Chang

Born: 1962

Education:

- Santa Clara University; MBA, Finance/International Business; 1993
- University of Pennsylvania; BSEE, Electrical Engineering and Economics; 1986

Business Experience:

- Cannon Beach Consultants Inc DBA Cannon Beach Financial Advisors; Principal and CEO; from 08/2011 to Present
- Chang Moore Jones Inc DBA Cannon Beach Consultants; Principal and CEO; from 08/2006 to 08/2011
- American Express Financial Advisors/Ameriprise Financial; Financial Advisor, Branch Manager; from 08/2001 to 07/2006
- American Express Financial Advisors; Financial Advisor; from 04/2000 to 08/2001
- Komag, Inc; Senior Manager, R&D Engineer; from 10/1986 to 10/1999

Item 3 Disciplinary Information:

Cannon Beach Financial Advisors is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Junmin Chang. Cannon Beach Financial Advisors has no information to disclose in relation to this Item.

Item 4 Other Business Activities:

Cannon Beach Financial Advisors is required to disclose information regarding any investment-related business or occupation in which Junmin Chang is actively engaged. Cannon Beach Financial Advisors has no information to disclose in relation to this Item.

Other investment-related business:

Junmin (NMN) Chang is a Managing partner and founder of two investment clubs (Redwood Investments and Tiger Investment Group). Both clubs are organized as Investment club partnerships and its members receive an annual K-1.

Both investment clubs are organized and run according to guidelines provided by National Association of Investment Clubs (NAIC). Current Cannon Beach Financial Advisors (CBFA) clients were members of these investment clubs prior to becoming CBFA clients. Both investment clubs have not and currently are not accepting any new members. Any investment activities related to both investment clubs are independent from investment activities and recommendations provided by CBFA.

Item 5 Additional Compensation:

Cannon Beach Financial Advisors is required to disclose information regarding any arrangement under which Junmin Chang receives an economic benefit from someone other than a client for providing investment advisory services. Cannon Beach Financial Advisors has no information to disclose in relation to this Item.

Item 6 Supervision:

Gregory S. Rogers, President and Chief Operating Officer, is generally responsible for supervising Junmin Chang's advisory activities on behalf of Cannon Beach Financial Advisors. Gregory S. Rogers can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Cannon Beach Financial Advisors supervises its personnel and the investments made in client accounts. Cannon Beach Financial Advisors monitors the investments recommended by Junmin Chang to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Cannon Beach Financial Advisors periodically reviews the advisory activities of Junmin Chang, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Junmin Chang.

Gregory Stewart Rogers
1330 Beacon Street, Suite 347
Brookline, MA 02446
888-839-9399

Cannon Beach Financial Advisors
2603 Camino Ramon
Suite 416
San Ramon, CA 94583

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This Brochure Supplement provides information about Gregory S. Rogers that supplements the Disclosure Brochure of Cannon Beach Consultants, Inc., dba Cannon Beach Financial Advisors (hereinafter "Cannon Beach Financial Advisors"), a copy of which you should have received. Please contact Cannon Beach Financial Advisors's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Gregory S. Rogers is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience:

Full Legal Name: Gregory Stewart Rogers

Born: 1965

Education:

- Boston University; Certificate, Financial Planning; 2010
- University of Pennsylvania, The Wharton School of Business; BS, Economics; 1987

Business Experience:

- Cannon Beach Consultants, Inc DBA Cannon Beach Financial Advisors; Principal and President/COO; from 08/2011 to Present
- Chang Moore Jones Inc DBA Cannon Beach Consultants; Principal and COO; from 10/2009 to 08/2011
- Fidelity Investment Institutional Services Company, Inc; Vice President; from 02/2007 to 12/2008
- Fidelity Brokerage Services; Vice President; from 05/1998 to 02/2007
- FMR Corporation; Director, New Business Development; from 04/1996 to 05/1998
- Corporate Decisions, Inc; Management Consultant; from 05/1989 to 03/1996

Designations:

Gregory Stewart Rogers has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner[™]; Certified Financial Planner Board of Standards, Inc.; 2012

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

Item 3 Disciplinary Information:

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Item 6 Supervision:

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