



**The Main Street Group**  
*Independent Wealth Manager*

## Form ADV Part 2B – Brochure Supplement

for

**Steven G. Crawford,**  
CLU<sup>®</sup>, LUTCF, ChFC<sup>®</sup>, CFS<sup>®</sup>, AEP<sup>®</sup>, PPC<sup>™</sup>, Cdfa

**Effective: July 16, 2019**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Steven G. Crawford (CRD# 1147573) in addition to the information contained in the The Main Street Group, LTD (“Main Street Group” or the “Advisor”, CRD# 175502) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Main Street Group Disclosure Brochure or this Brochure Supplement,

Additional information about Mr. Crawford is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1147573.

## Item 2 – Educational Background and Business Experience

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background for at least the preceding five years.

Steven G. Crawford

Year of birth: 1950

**Education** Bachelor of Arts, cum laude, Lynchburg College (1972)

### Professional Designations

#### Chartered Life Underwriter<sup>®</sup> - CLU<sup>®</sup>

Designation: Chartered Life Underwriter (CLU<sup>®</sup>). Issuing Organization: The American College.

Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation. Educational Requirements: 5 core and 3 elective courses. Continuing Education: 30 hours every 2 years.

#### Life Underwriting Training Council Fellow (LUTCF)

Issuing Organization: The American College, The LUTCF designation is offered and recognized by the American College in Bryn Mawr, Pennsylvania and the National Association of Insurance and Financial Advisors (NAIFA). To earn the LUTCF, candidates must complete six courses, one of which is ethics and be a member of a local association of NAIFA.

#### Chartered Financial Consultant<sup>®</sup> - ChFC<sup>®</sup>

Designation: Chartered Financial Consultant (ChFC<sup>®</sup>). Issuing Organization: The American College.

Prerequisites/Experience: Required: 3 years of full-time business experience within the five years preceding the awarding of the designation. Educational Requirements: 7 core and 2 elective courses. Continuing Education: 30 CE credits every 2 years.

#### Certified Fund Specialist - CFS<sup>®</sup>

Designation: Certified Fund Specialist (CFS<sup>®</sup>). Issuing Organization: Institute of Business & Finance.

Prerequisites/Experience Required: Candidate must meet one of the following requirements: A bachelor's degree, or 1 year of financial services work experience. Educational Requirements: Candidate must complete Self Study Program (6 modules). Continuing Education: 30 hours every two years.

#### Accredited Estate Planner<sup>®</sup> - AEP<sup>®</sup> Designation: Accredited Estate Planner (AEP<sup>®</sup>).

Issuing Organization: National Association of Estate Planners & Councils. Prerequisites/Experience Required: Must be an attorney (JD), accountant (CPA), insurance professional and financial planner (CLU<sup>®</sup>/ChFC<sup>®</sup>, CFP<sup>®</sup>) or trust officer (CTFA). Must be in good standing with their professional organization and not be subject to disciplinary investigation. Must have a minimum 5 years of experience in estate planning in one or more of the prerequisite professions. Educational Requirements: 2 graduate level courses administered by The American College or from another accredited graduate program as part of a master's or doctoral degree unless applicant has 15 or more years of experience as an estate planner. Continuing Education: 30 hours every 24 months, including 15 hours in estate planning. Re-certification required annually.

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#### The Main Street Group, LTD

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<http://www.themainstreetgroup.com>

### Professional Plan Consultant (PPC™)

This designation signifies a commitment to education and service excellence in the qualified plan industry. The 401k Service Training Program™ is the only course that sets service standards in the retirement plan industry and imparts professionals not only with the knowledge, but the tools needed to meet (and exceed) those standards.

### Certified Divorce Financial Analyst (CDFA)

CDFA professionals provide the client and attorney with data analysis that shows the financial effect of any given settlement. They become part of the divorce team and provide support on financial issues such as:

- Understanding the short-term and long-term effects of dividing property.
- Analyzing pensions and retirement plans.
- Determining if the client can afford the marital home, and if not, what he or she can afford.
- Recognizing the tax consequences of different settlement proposals.

### Employment History:

Investment Advisor Representative, The Main Street Group, LTD	10/2015 to Present
Registered Representative, Kestra Investment Services, LLC	11/2017 to Present
Registered Representative, LPL Financial LLC	01/2006 to 11/2017
Investment Advisor Representative, LPL Financial LLC	01/2006 to 11/2015
Owner and Founder, The Main Street Group	04/1987 to Present

### Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events that require disclosure for Mr. Crawford.**

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events that require disclosure regarding Mr. Crawford.**

### Item 4 – Other Business Activities

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#### Broker-Dealer Affiliation

Mr. Crawford is also a registered representative of Kestra Investment Services, LLC (“Kestra”). Kestra is a registered broker-dealer (CRD# 42046), member FINRA, SIPC. In Mr. Crawford’s separate capacity as a registered representative, Mr. Crawford will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Crawford. Neither the Advisor nor Mr. Crawford will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Crawford’s separate capacity as a registered representative.

#### Insurance Agency Affiliations

Mr. Crawford is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Crawford’s role with Main Street Group. As an insurance professional, Mr. Crawford may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Crawford is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Crawford or the Advisor.

### **Item 5 – Additional Compensation**

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Mr. Crawford has additional business activities detailed in Item 4 above.

### **Item 6 – Supervision**

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Mr. Crawford is supervised by Carol Beth Cook, the Chief Compliance Officer. Ms. Cook can be reached at 804-270-4470.

The Main Street Group has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of The Main Street Group. Further, The Main Street Group is subject to regulatory oversight by various agencies. These agencies require registration by The Main Street Group and its Supervised Persons. As a registered entity, The Main Street Group is subject to examinations by regulators, which may be announced or unannounced. The Main Street Group is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Mr. Crawford filed for Reorganization of Debt under Chapter 11 of the US Bankruptcy Code in 2010. It was discharged in 2011.