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**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of Mindful Advisory, LLC. If you have any questions about the contents of this brochure, please contact us at 201-951-3509. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about Mindful Advisory is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since the most recent filing our address on the cover page has been updated.

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Item 4 Advisory Business

Description of Services and Fees

Mindful Advisory, LLC is a registered investment adviser based in Northvale, New Jersey. We are organized as a limited liability company under the laws of the State of New Jersey. John N. Coumarios is our principal owner.

We are a "fee-only" investment adviser. "Fee-only" means we are paid exclusively by our clients and the amounts of all such compensation are fully disclosed to clients in writing. We do not sell products and we do not receive commissions or other remuneration from any source. We do not receive soft dollar compensation or commissions from any outside party. This fee-only arrangement enables our firm to act solely in our clients' best interests; there is no financial incentive, hidden or otherwise, for our firm to operate in any other manner.

Portfolio Management Services

We offer discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. As part of our portfolio management services, we will customize an investment portfolio for you according to your risk tolerance and investing objectives. Once we construct an investment portfolio for you we will monitor your portfolio's performance on an ongoing basis, and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm and the appropriate trading authorization forms. In providing discretionary management services, we do not accept client restrictions regarding the specific securities or the types of securities that may be held in your account.

We offer broad-based and consultative financial planning services as part of the Portfolio Management engagement, which may include non-investment related matters. These services will typically involve providing a variety of advisory services to you regarding the management of your financial resources based upon an analysis of your individual needs. In providing financial planning services, we may use financial planning software to determine your current financial position and to define and quantify your long-term goals and objectives. Once we specify those long-term objectives (both financial and non-financial), we will develop shorter-term, targeted objectives. Once we review and analyze the information you provide to our firm and the data derived from our financial planning software, we will deliver a written plan to you, designed to help you achieve your stated financial goals and objectives by implementing the financial plan through our portfolio management service.

We will make investment decisions for your portfolio, and provide financial planning related services, according to your stated objectives, financial circumstances, and risk tolerance. In providing the contracted services, we are not required to verify any information we receive from you or from your other professionals (e.g., attorney, accountant, etc.) and we are expressly authorized to rely on the information you provide. You must promptly notify our firm in writing of any significant change in your financial circumstances or investment objectives that might affect the manner in which your account(s) should be managed.

Retirement Plan Consulting

Our Firm offers non-discretionary advisory services to 401k and other qualified retirement plans (“Plans”) for businesses, which may include, depending on the needs of the Plan client, recommending investment options for Plans to offer to participants, ongoing monitoring of a Plan’s investment options, assisting plan fiduciaries in creating and/or updating the Plan’s written investment policy statements, working with Plan service providers, and providing general investment education and advice to Plan participants.

Non-Discretionary Investment Advisory Services: When serving in a non-discretionary investment advisory capacity for a Plan, our Firm is in the status defined by section 3(21) of the Employee Retirement Income Security Act of 1974. In this capacity, we assume no fiduciary responsibility for the completion of an investment policy statement or any aspect of the definition, selection, maintenance or replacement of any Plan investment options. In this non-discretionary role we provide information to the Plan Sponsor/Trustees regarding investment option style parameters and performance reporting. The Plan Sponsor/Trustees exercise full authority over the selection of Plan investment options and may, or may not, utilize the information provided by us as part of their decision-making process.

Other Services for Employee Benefit Plans: As part of providing the non-discretionary investment services to Plans, we may provide certain information and services to the Plan and the Plan Sponsor/Trustees. These other services are designed to assist the Plan Sponsor/Trustees in meeting their management and fiduciary obligations to the Plan. The other services may consist of the following:

- Assist with Platform Provider Search and Plan Set-Up.
- Plan Review.
- Quarterly investment monitoring.
- Fiduciary compliance.
- Participant communication and education.
- Plan Fee and Cost Review.
- Acting as Third-Party Service Provider Liaison.
- Plan Participant Education and Communication.
- Plan Benchmarking.
- Assist with Plan Conversion to New Vendor Platform; and
- Assistance in Plan Merger

Financial Planning and Consulting

Our Firm offers financial planning and consulting services which typically involves providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. These services can range from broad-based financial planning to consultative subject planning, which may include, but not limited to, any or all of the following: Business Planning, Cash Flow Forecasting, Trust and Estate Planning, Financial Reporting, Investment Consulting, Insurance Planning, Retirement Planning, Risk Management, Charitable Giving, Distribution Planning, College Planning, and Manager Due Diligence.

Types of Investments

We offer advice on, and recommend, various types of investments including stocks, bonds, ETF’s, and mutual funds. We do not necessarily recommend one particular type of asset over another since each client has different needs and different tolerances for risk. When appropriate for your circumstances, we may offer advice on partnerships investing in a variety of alternative investment techniques, for example, hedge funds, real estate, operating companies, and private equity.

Assets Under Management

As of December 31, 2025, our firm manages \$6,522,487 all on a discretionary basis.

Item 5 Fees and Compensation

All clients will be required to execute an Investment Management Agreement that will describe the type of management services to be provided and the fees, among other items. Clients are advised that they may pay fees that are higher or lower than fees they may pay another advisor for the same services and may in fact pay lower fees for comparable services from other sources. Clients are under no obligation at any time to engage or to continue to engage, Mindful Advisory for investment services. If you do not receive a copy of this Brochure prior to the execution of an Agreement or at the time you enter into an Agreement, you may terminate the agreement within the first five (5) business days without penalty.

Portfolio Management & Retirement Plan Consulting Services

Our fee for services is based on a percentage of your assets we manage and is set forth in the following fee schedule:

Assets Under Management	Annual Fee
\$0 - \$999,999	0.75%
\$1,000,000 - \$2,999,999	0.5%
\$3,000,000 - \$4,999,999	0.35%
\$5,000,000 and above	0.25%

On occasion, and in our sole discretion, depending on the arrangements made at the inception of the relationship, we may charge an annual flat fee for portfolio management which will range from \$3,000 to \$5,000. Our annual portfolio management fee is billed and payable quarterly in arrears based on the value of your account on the last trading day of the quarter.

If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

We will deduct our fee directly from your account quarterly, in arrears through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when the following requirements are met:

- You provide our firm with written authorization permitting the fees to be paid directly from your account held by the qualified custodian.
- We send you an invoice showing the amount of the fee, the value of the assets on which the fee is based, and the specific manner in which the fee was calculated. The qualified custodian agrees to send you a statement, at least quarterly, indicating all amounts dispersed from your account including the amount of the advisory fee paid directly to our firm.

You may terminate the portfolio management agreement upon 30-days' written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the portfolio management agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client.

We encourage you to reconcile our invoices with the statement(s) you receive from the qualified custodian. If you find any inconsistent information between our invoice and the statement(s) you receive from the qualified custodian, please call our main office number located on the cover page of this brochure.

Financial Planning and Consulting Services:

Our Firm charges on an hourly or flat fee basis for financial planning and consulting services. The total estimated fee, as well as the ultimate fee charged, is based on the scope and complexity of our engagement with the client. The maximum hourly fee to be charged does not exceed \$250. Flat fees range from \$1,500 to \$10,000. These are general fee ranges and are negotiable. The client can pay lower or higher than the stated ranges depending upon the circumstances of the services provided. The fee-paying arrangements are determined on a case-by-case basis and are detailed in the signed agreement. Our Firm does not require a retainer exceeding \$500 when services cannot be rendered within 6 months.

Additional Fees and Expenses

In addition to, and exclusive of, our investment advisory fees disclosed above, you will also be charged brokerage commissions, transaction fees, and other related costs and expenses for trade execution. These transaction charges are paid to, and retained by, the account custodian for its clearance and execution services. We do not receive any portion of these commissions, fees, or costs. For information on our brokerage practices, refer to Item 12 of this Brochure.

As part of our investment advisory services to you, we may invest, or recommend that you invest, in shares of mutual funds, exchange traded funds, hedge funds, and/or other specialty investments. You should be aware that such companies/investments typically assess a management fee to investors and, in certain cases, may charge administrative, servicing and/or other fees, including performance fees. Any fees paid to such companies or their affiliates are separate and in addition to our advisory fees. To fully understand the total cost you will incur, you should review all fees charged by mutual funds, exchange traded funds (described in each fund's prospectus), our firm, and others.

Item 6 Performance-Based Fees and Side-By-Side Management

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the *Fees and Compensation* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, high net worth individuals, pension and profit sharing plans, corporations, other investment advisers, and other business entities.

We do not require any minimum amount of assets to open and maintain an advisory account.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

We will use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

- **Risk:** The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Long-Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

- **Risk:** Using a long-term purchase strategy generally assumes the financial markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial markets advance. Purchasing investments long-term may create an opportunity cost - "locking-up" assets that may be better utilized in the short-term in other investments.

We will manage two basic types of portfolios, a short duration portfolio for investors with a time horizon of around 4 years and a long duration portfolio for investors with a longer term horizon. The short duration portfolio will have almost exclusively fixed income instruments. The long duration portfolio will be free ranging, and may hold any type of security.

We will employ some use of the "Shiller P/E" to make an assessment of fundamental market valuation. We will apply price adjusted, or cyclically adjusted, earnings to a variety of markets around the world to assess their fundamental value.

Our work is rooted in the valuation principles of Benjamin Graham, Jeremy Grantham, James Montier, Robert Shiller, and Andrew Smithers. We will be flexible in our approach, allowing our analysis to dictate our movements toward lower priced securities.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

We may use short-term trading, short sales, and/or options as investment strategies when managing your account(s). None of these strategies are a fundamental part of our overall investment strategy, but we may use one or more occasionally when we determine that they are suitable given your stated investment objectives and tolerance for risk.

- Short-term trading generally involves selling securities within 30 days of purchasing them. This type of trading may include buying and selling securities frequently in an effort to capture significant market gains and avoid significant losses. However, there is a risk that frequent trading can negatively affect investment performance, particularly through increased brokerage and other transactional costs and taxes.
- Short Sales are securities transactions in which an investor sells securities that were borrowed in anticipation of a price decline. A short sale requires the investor to return an equal number of shares at some point in the future. Although a short seller will profit if the stock goes down in price, potential losses can be unlimited if the price of the shares increase.

- An option is the right, but not the obligation, to buy or sell a particular security at a specified price before the expiration date of the option. When an investor sells an option, he or she must deliver to the buyer a specified number of shares if the buyer exercises the option. The seller pays the buyer a premium (the market price of the option at a particular time) in exchange for writing the option. Options are complex investments and can be very risky, especially if the investor does not own the underlying stock. In certain situations, an investor's risk can be unlimited.

Tax Considerations

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you consult with a tax professional regarding the investing of your assets.

Risk of Loss

Investing in securities and the capital markets involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. You understand that our investment recommendations for your account are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under Item 4 of this Brochure, we recommend all types of securities and we do not necessarily recommend one particular type of security over another since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with that investment.

When appropriate for a client's circumstances, we may offer advice on partnerships investing in a variety of alternative investment techniques, for example, hedge funds, real estate, operating companies, and private equity. In each case we will conduct an analysis by studying long-term performance, volatility characteristics in both up and down markets, and soundness of valuation approach prior to referring clients to these types of investments. A limited partnership is a financial affiliation that includes at least one general partner and a number of limited partners. The partnership invests in a venture, such as real estate development or oil exploration, for financial gain. The general partner does not usually invest any capital, but has management authority and unlimited liability. That is, the general partner runs the business and, in the event of bankruptcy, is responsible for all debts not paid or discharged. The limited partners have no management authority and confine their participation to their capital investment. That is, limited partners invest a certain amount of money and have nothing else to do with the business. However, their liability is limited to the amount of the investment. In the worst-case scenario for a limited partner, he/she loses what he/she invested. Profits are divided between general and limited partners according to an arrangement formed at the creation of the partnership.

Third Party Managers

We may recommend that certain portions of a client's portfolio be managed by independent third-party managers or recommend direct investment with independent third-party managers, typically when those managers demonstrate knowledge and expertise in a particular investment strategy. Fees charged by independent third-party managers are in addition to fees charged by Mindful Advisory. In addition, Mindful Advisory may negotiate fee arrangements with managers whereby the client would not be charged additional fees.

Prior to referring any client to another manager, Mindful Advisory will confirm that such manager is registered, or exempt from registration, as an investment adviser.

The experience, expertise, investment philosophies and past performance of independent third-party investment managers are examined in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentration and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks and communicate regularly with the manager.

Based on a client's individual circumstances and needs, we will determine which selected money manager's portfolio management style is appropriate for that client. Factors considered in making this determination include account size, risk tolerance and the investment philosophy of the selected money manager. We encourage clients to review each third-party manager's disclosure document regarding the particular characteristics of any program and managers selected by us.

We will regularly and continuously monitor the performance of the selected money managers. If we determine that a particular selected money manager is not providing sufficient management services to the client or are not managing the client's portfolio in a manner consistent with the client's investment objectives, we will remove the client's assets from that selected money manager and place the client's assets with another money manager at our discretion and without prior consent from the client.

Mindful Advisory will obtain appropriate due diligence on all independent third-party managers, making reasonable inquiries into their performance calculations, policies and procedures, code of ethics policies and other operational and compliance matters to account for performance and risk management. We examine the experience, expertise, investment philosophies and past performance of third-party investment managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks.

Depending on a client's given circumstances, Mindful Advisory may recommend that a client rollover retirement plan assets to an Individual Retirement Account (IRA) managed by us. As a result of a rollover, Mindful Advisory may earn fees on those accounts. This presents a conflict of interest, as Mindful Advisory has a financial incentive to recommend that a client roll over retirement assets into an IRA we will manage. This conflict is disclosed to clients verbally and in this brochure. Clients are also advised that they are under no obligation to implement the recommendation to roll over retirement plan assets. Mindful Advisory attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must: • Meet a professional standard of care when making investment recommendations (give prudent advice); • Never put our financial interests ahead of yours when making recommendations (give loyal advice); • Avoid misleading statements about conflicts of interest, fees, and investments; • Follow policies and procedures designed to ensure that we give advice that is in your best interest; • Charge no more than is reasonable for our services; and • Give you basic information about conflicts of interest.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this Item.

Item 10 Other Financial Industry Activities and Affiliations

We have not provided information on other financial industry activities and affiliations because we do not have any relationship or arrangement that is material to our advisory business or to our clients with any of the types of entities listed below.

1. broker-dealer, municipal securities dealer, or government securities dealer or broker.
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund).
3. other investment adviser or financial planner.
4. futures commission merchant, commodity pool operator, or commodity trading advisor.
5. banking or thrift institution.
6. accountant or accounting firm.
7. lawyer or law firm.
8. insurance company or agency.
9. pension consultant.
10. real estate broker or dealer.
11. sponsor or syndicator of limited partnerships.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm. Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

We maintain relationships with several broker-dealers including, but not limited to: Interactive Brokers, LLC ("IBKR") member FINRA/SIPC, Charles Schwab & Co., Inc. ("Schwab") member FINRA/SIPC; and Fidelity Brokerage Services, LLC. ("Fidelity") member FINRA/SIPC. While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including but not limited to market information and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by recommended broker-dealers, including the value of the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of the services recommended broker-dealers provide, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

Research and Other Soft Dollar Benefits

We do not receive any soft dollar benefits from any broker-dealer.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

We routinely recommend that you direct our firm to execute transactions through one of the broker-dealers with whom we maintain relationships. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisers require their clients to direct brokerage.

In limited circumstances, and at our discretion, some clients may instruct our firm to use one or more particular brokers for the transactions in their accounts. If you choose to direct our firm to use a particular broker, you should understand that this might prevent our firm from aggregating trades with other client accounts. This practice may also prevent our firm from obtaining favorable net price and execution. Thus, when directing brokerage business, you should consider whether the commission expenses, execution, clearance, and settlement capabilities that you will obtain through your broker are adequately favorable in comparison to those that we would otherwise obtain for you.

Block Trades

Transactions for each client generally will be affected independently, unless we decide to purchase or sell the same securities for several clients at approximately the same time. We may, but are not obligated to, combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13 Review of Accounts

John N. Coumarianos, Managing Member, of Mindful Advisory will monitor your account(s) on a periodic basis and will conduct account reviews at least quarterly. The reviews are designed to ensure the advisory services provided to you and the portfolio mix are consistent with your stated investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

We will provide you with a written quarterly performance report that will include an invoice, relevant account information such as an inventory and appraisal of account holdings, and investment performance for the quarter versus a given benchmark and/or predetermined performance objectives. You will also receive trade confirmations and monthly or quarterly statements from your account custodian(s).

Financial plans are reviewed periodically, depending on the arrangements made with you at the inception of your advisory relationship to ensure that the planning advice is consistent with your stated investment needs and objectives. Generally, we will contact you semi-annually to determine whether any updates may be needed based on changes in your circumstances. Changed circumstances may include, but are not limited to marriage, divorce, birth, death, inheritance, lawsuit, retirement, job loss, and/or disability, among others. Where warranted, we will provide you with updates to the financial plan in conjunction with the review. We recommend meeting with you at least annually to review and update your plan if needed. Additional reviews will be conducted upon your request. We will not provide regular written reports for financial planning. If you implement financial planning advice through TD Ameritrade, Schwab or Fidelity you will receive trade confirmations and monthly or quarterly statements from relevant custodians.

Item 14 Client Referrals and Other Compensation

We do not directly or indirectly use, employ, or compensate non-employee (outside) consultants, individuals, and/or entities (Solicitors) for client referrals. Refer to Item 12 above for disclosures on research and other benefits we may receive resulting from discount brokers in connection with utilizing their brokerage services. Beyond the disclosures provided in this Brochure, we do not receive any compensation from any third party in connection with providing investment advice to you.

Item 15 Custody

We do not take custody of your funds or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. We may have the authority to deduct our advisory fees from your account, but only if you previously consented to such deduction in writing.

As paying agent for our firm, your independent custodian may directly debit your account(s) for the payment of our advisory fees. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully

review account statements for accuracy. We will also provide statements to you reflecting the amount of our advisory fee deducted from your account.

You should compare our statements with the statements from your account custodian(s) to reconcile the information reflected on each statement. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, contact us immediately at the telephone number on the cover page of this brochure.

Item 16 Investment Discretion

Before we can buy or sell securities on your behalf, you must first sign our discretionary management agreement, and the appropriate trading authorization forms. In order to engage us to provide investment advisory services, you must grant our firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Refer to Item 4 of this Brochure for more information on our discretionary management services.

Item 17 Voting Client Securities

Without exception, we will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

Item 18 Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance nor have we filed a bankruptcy petition at any time in the past ten years. Therefore, we are not required to include a financial statement with this brochure.

Item 19 Requirements for State-Registered Advisers

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of our firm. Our firm is not actively engaged in any business other than giving investment advice.

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Refer to item 6 above for additional information on this topic.

Neither our firm, nor any of our management persons have any reportable arbitration claims, civil, self-regulatory organization proceedings or administrative proceedings.

Neither our firm, nor any of our management persons have a material relationship or arrangement with any issuer of securities.

John Nicholas Coumarios

Mindful Advisory, LLC
1200 Morris Turnpike, Suite 3005
Short Hills, NJ 07078

Telephone: 201-951-3509
Facsimile: 201-768-6486
March 29, 2026

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about John N. Coumarios that supplements the Mindful Advisory brochure. You should have received a copy of that brochure. Please contact us at 201-951-3509 if you did not receive Mindful Advisory's brochure or if you have any questions about the contents of this supplement.

Additional information about John Coumarios is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV Brochure Supplement for John N. Coumarios

Item 2 Educational Background and Business Experience

John Nicholas Coumarios

Year of Birth: 1966

Education:

- Columbia University, BA, English, 1988
- University of Virginia, Masters, Political Science, 1992
- Boston College, Political Science, Ph.D. coursework, 1993-1999

Business Background:

- Managing Member, Mindful Advisory, LLC, 10/2021-Present
- Writer/Reporter, *CitywireUSA*, 3/2020-Present
- Writer/Reporter, Dow Jones (Barrons), 10/2019-2/2020
- Freelance Writer, *Wall Street Journal*, *CitywireUSA*, 4/2019-10/2019
- Investment Advisor Representative, Clarity Financial, 2/2018-4/2019
- Writer, RealInvestmentAdvice, 2/2018-4/2019
- Freelance Writer, 12/2014-1/2018 Contributor to the *Wall Street Journal*, *MarketWatch*, *AdvisorPerspectives*, *Financial Advisor Magazine*, *CitywireUSA*
- Capital Group, Senior Writer, 12/2013-12/2014
- Hamilton Research and Management, LLC, Managing Member and Investment Adviser Representative, 04/2012 – 12/2013
- Bolthouse Properties, Director of Research & Investments, 10/2010 - 10/2011
- Morningstar, Senior Equity Fund Analyst (Equity Analyst), 11/2004 - 09/2010
- Fidelity Brokerage Services, LLC, Financial Representative, 10/1999 - 11/2004

Item 3 Disciplinary Information

Mr. Coumarios does not have, nor has he ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Mr. Coumarios receives compensation for contributing articles and analysis to *CitywireUSA* and other industry related publications on a freelance basis in addition to the fee-based compensation he receives through Mindful Advisory.

Mr. Coumarios does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Mr. Coumarios does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Managing Member and investment adviser representative of Mindful Advisory, LLC.

Item 6 Supervision

Mr. Coumarios is the owner and sole investment adviser representative of Mindful Advisory, LLC; therefore, supervision is not required. However, all associated persons of Mindful Advisory, LLC are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where the firm is registered. Mr. Coumarios can be reached at 201- 951-3509.

Item 7 Requirements for State Registered Advisers

Mr. Coumarianos does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.