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A D V I S O R S

Since  
1908

**Mark Karstrom**  
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**Part 2B of Form ADV: *Brochure Supplement***

**This brochure supplement provides information about Mark Karstrom that supplements the Noyes Advisors, LLC ADV Form Part 2A brochure. You should have received a copy of that brochure. Please contact Matthew Reynolds, Chief Compliance Officer, at (312) 782-0400 if you did not receive Noyes Advisors, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Noyes Advisors, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Educational Background and Business Experience**

Mark Karstrom, born in 1962, is a Vice President, Wealth Manager at Noyes Advisors, LLC (“Noyes”), an affiliate of David A. Noyes & Company (“DAN”). In 1984, he graduated from University of Denver with a B.A. in Economics. Mark received his MBA from the University of Chicago Booth School in 2006. Mark has been with DAN since 2014. He has his Life, Health and Variable Annuities License and the Series 7 and 66 Securities Licenses.

Mark has been in the financial services industry since 1985. He began his career as a portfolio manager at ABN Asset Management in 1996.

Mark volunteers at the Flossmoor Police Pension Board. He is a trusted advisor servicing high net worth individuals and business owners through collaborative efforts. Mark’s clients benefit from his integrity, quality service, and 30 years of institutional investment management experience. He specializes in the following financial areas: Fixed Income; Asset Allocation; Retirement planning, including 401K and 403B Plans; and Alternative Investments.

## **Disciplinary Information**

Mark Karstrom has had no legal or disciplinary events.

## **Other Business Activities**

Noyes is an affiliate of David A. Noyes & Company, a member of NYSE, FINRA, and SIPC. It is Noyes' policy and mandate to its employees to conduct business under the high standards and principles of the rules governing our industry. Employees are expected to deal with customers in a fair and honest way, with the customer's interest of primary concern.

Employees are required to disclose to Noyes, in writing, any outside business activities and obtain approval prior to engaging in such activity. Compliance’s awareness of any outside business activities conducted by a representative will allow them to more closely monitor those representatives trading activities in order to detect and deter any conflicts of interest that such activities might create.

Outside business activities may include a wide range of activities including but not limited to the following:

- Employment with an outside entity;
- Acting as an independent contractor to an outside party;
- Serving as an officer, director, or partner;
- Acting as a finder;
- Referring someone and receiving a referral fee; and
- Receiving compensation or having the reasonable expectation of compensation from any other person as a result of a business activity outside the scope of employment or other relationship with Noyes.

Compensation may include salary, stock options or warrants, referral fees, or providing of services or products as remuneration. Generally, remuneration consisting of anything of present or future value for services rendered may be considered compensation.

Mark Karstrom is not engaged in an outside business activity that is unrelated to the business of Noyes, or its affiliates.

### **Additional Compensation**

Mark Karstrom is also registered with David A. Noyes & Company. He receives no additional compensation from sources other than Noyes, and its affiliates.

### **Supervision**

Designated Supervisors are responsible for enforcing the day-to-day activities of Investment Advisers within their respective offices comply with industry regulations and firm policies and procedures. They are required to submit a monthly Supervision Report to Noyes' Compliance Department stating that they have fulfilled all of their supervisory responsibilities for the previous month and raising awareness to any departures from compliance with industry regulations and firm policies and procedures.

Supervisor responsibilities include, but are not limited to, the daily review and/or approval of all Investment Advisers' correspondence, including fax, traditional mail, and email; trading activity, including annuity and insurance transactions, options, low-priced securities purchases, cancels and rebills, and discretionary trades; and operational functions, such as new accounts, wires, LOAs, extensions and complaints; and advertising activities, such as sales literature, public speaking materials, and radio and television scripts.

The Supervisor is also responsible for completing monthly tasks such as reviewing the discretionary account statements of Investment Advisers, recording any gifts and gratuities received by Investment Advisers, reviewing Investment Advisers transactions, ensuring that brokers are reviewing the missing document report for their accounts and taking the appropriate steps to obtain them, and review the Monthly Active Account and Mutual Fund Switch Reports.

Each Noyes office is subjected to an annual audit that is carried out by the firm's Compliance Department. As part of the audit, members of the Compliance Department visit the office for compliance with industry regulations and firm policies and procedures. Any exceptions noted during the audit are then followed-up with to ensure that corrective action is taken.

Your Investment Adviser, Mark Karstrom, is supervised by:

James Lynch  
Supervisor  
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