

Part 2B of Form ADV: Brochure Supplement

Item 1: Cover Page

Name: Michael Lynch

Address: 1700 Eureka Road, Suite 155, Roseville, CA 95661

Telephone: 916-772-3103

Firm Name: Lynch Financial Advisors

Date: September 1, 2026

This brochure supplement provides information about Michael Lynch that supplements the Lynch Financial Advisors brochure. You should have received a copy of that brochure. Please contact Lynch Financial Advisors if you did not receive Lynch Financial Advisor's brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Michael Lynch was born 12-23-1970 and received his B.S. from California State University, Chico in Finance and Economics. He also received an MBA from the University of Phoenix. Michael Lynch has been an advisor with Lynch Financial Advisors since 2000.

Item 3: Disciplinary Information

There are no legal or disciplinary events for Michael Lynch.

Item 4: Other Business Activities

Other Businesses:

i. Lynch Business Center

1. Fifty-six percent owner of this business
 2. Spend about 1.5 hours a week with bills, prepping offices, and investor relations (2 clients (family and friend) invested in this project. We received NO compensation)
- ii. Lynch Tax LLC
1. One hundred percent owner of this business
 2. Spend about 1-2 hours a week on tax preparation services

Item 5: Additional Compensation

No other person provides any economic benefit to Michael Lynch for providing advisory services. He does occasionally receive referrals from outside sources, such as a CPA or attorney, but there are no cash or prizes awarded to Michael Lynch from outside sources.

Item 6: Supervision

Michael Lynch is the sole advisor at Lynch Financial Advisors. There are no supervisors who monitor the advice Michael Lynch provides to clients.

Item 7: Requirements for State-Registered Advisors

Michael Lynch has not been involved in any arbitration claims, civil, self-regulatory organization, or administrative proceedings. In addition, he has not been involved in any personal bankruptcy matters.