

**Firm Brochure**  
(Part 2A of Form ADV)

**SNIDER RETIREMENT STRATEGIES, INC.**

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This brochure provides information about the qualifications and business practices of Snider Retirement Strategies, Inc. If you have any questions about the contents of this brochure, please contact us at: 425-453-7080, or by email at: [monte@sniderrs.com](mailto:monte@sniderrs.com). 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.

Additional information about Snider Retirement Strategies, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 30, 2011

## Material Changes

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 425-453-7080 or by email at: [monte@sniderrs.com](mailto:monte@sniderrs.com).

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# Advisory Business

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## Firm Description

Snider Retirement Strategies, Inc. was founded in 2001.

Snider Retirement Strategies, Inc. provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Snider Retirement Strategies, Inc. is in the business of selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products.

Investment advice is an integral part of financial planning. In addition, Snider Retirement Strategies, Inc. advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the advisor making the final decision on investment selection. Snider Retirement Strategies, Inc. does not act as a custodian of client assets. The client always maintains asset control. Snider Retirement Strategies, Inc. places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g. lawyers, accountants, insurance agents) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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## Principal Owners

Monte L. Snider is a 100% stockholder.

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## Types of Investment Advisors

Snider Retirement Strategies, Inc. provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment

advice through consultations; issues periodicals about securities by subscription; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, Snider Retirement Strategies, Inc. furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of March 29, 2011, Snider Retirement Strategies, Inc. manages approximately \$86,040,000 in assets for approximately 104 clients. Approximately \$57,380,000 is managed on a discretionary basis, and \$28,660,000 is managed on a non-discretionary basis.

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### **Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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### **Types of Agreements**

The following agreements define the typical client relationships.

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### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$3,500 and is negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary.

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### **Investment Advisory Agreement**

Most clients choose to have Snider Retirement Strategies, Inc. manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Investment Advisory Agreement is provided to the client in writing prior to the start of the relationship. An Investment Advisory Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax preparation, as well as the implementation of recommendations within each area.

The annual Investment Advisory Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.60% from 0 to- \$500,000;
- 1.35% (from 500,001 to 1,000,000); and
- 1.10% for \$1,000,000 and above

The minimum annual fee of \$4,800 is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Investment Advisory Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

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### **Retainer Agreement**

This does not apply to Snider Retirement Strategies, Inc.

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### **Investment Management Agreement**

This does not apply to Snider Retirement Strategies, Inc.



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**Tax Preparation Agreement**

This does not apply to Snider Retirement Strategies, Inc.

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**Hourly Planning Engagements**

Snider Retirement Strategies, Inc. provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$250.

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**Asset Management**

Assets are invested primarily in no-load low-load mutual funds, or institutional class mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Snider Retirement Strategies, Inc. does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through Snider Retirement Strategies, Inc.

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**Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying Snider Retirement Strategies, Inc. in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, Snider Retirement Strategies, Inc. will refund any unearned portion of the advance payment.

Snider Retirement Strategies, Inc. may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, Snider Retirement Strategies, Inc. will refund any unearned portion of the advance payment.

## Fees and Compensation

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### Description

Snider Retirement Strategies, Inc. bases its fees on a percentage of assets under management, hourly charges, fixed fees, or commissions.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

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### Fee Billing

Investment management fees are billed quarterly, in *advance*, meaning that we invoice you *before* the three-month billing period has *begun*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

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### Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Snider Retirement Strategies, Inc., in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients).

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### Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Snider Retirement Strategies, Inc.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

Snider Retirement Strategies, Inc. reserves the right to stop work on any account that is more than 30 days overdue. In addition, Snider Retirement Strategies, Inc. reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Snider Retirement Strategies, Inc.'s judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Snider Retirement Strategies, Inc. does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Types of Clients**

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**Description**

Snider Retirement Strategies, Inc. generally provides investment advice to individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, and corporations or business entities.

Client relationships vary in scope and length of service.

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**Account Minimums**

The minimum account size is \$300,000 of assets under management, which equates to an annual fee of \$4,800.

Snider Retirement Strategies, Inc. has the discretion to waive the account minimum. Accounts of less than \$300,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$300,000 within a reasonable time. Other exceptions will apply to employees of Snider Retirement Strategies, Inc. and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services may be assessed a \$4,800 minimum annual fee. Clients with assets below the minimum account

size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Snider Retirement Strategies, Inc. may use include Morningstar, Forbes, Smart Money, Bloomberg Business Week, The Economist, Investment Advisor, Financial Advisor, Investment News and the World Wide Web.

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### **Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation with a tactical overlay. This means that we use managed funds then add ETF's, and/or individual securities to compliment the portfolio. Portfolio diversification is achieved by using traditional as well as alternative asset classes. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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### **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of

risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

This does not apply to Snider Retirement Strategies, Inc.

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**Affiliations**

Snider Retirement Strategies, Inc. has arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, introducing broker, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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**Code of Ethics**

The employees of Snider Retirement Strategies, Inc. have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request. It is located in the Snider Retirement Strategies, Inc. Policies and Procedures Manual, Section 11.

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**Participation or Interest in Client Transactions**

Snider Retirement Strategies, Inc. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the LPL Financial compliance rules and the Snider Retirement Strategies, Inc. Best Execution Review. Snider Retirement Strategies, Inc. does an annual Best Execution Review.

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**Personal Trading**

The Chief Compliance Officer of Snider Retirement Strategies, Inc. is Monte L. Snider. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Brokerage Practices**

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**Selecting Brokerage Firms**

Snider Retirement Strategies, Inc. does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. Snider Retirement Strategies, Inc. recommends custodians based on the proven integrity and financial

responsibility of the firm and the best execution of orders at reasonable commission rates.

Snider Retirement Strategies, Inc. clears with LPL Financial and is an advisor with LPL Financial.

Snider Retirement Strategies, Inc. does not receive fees or commissions from any of these arrangements.

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**Best Execution**

SNIDER RETIREMENT STRATEGIES, INC. reviews the execution of trades at each custodian each quarter. The review is documented in the SRS SEC Compliance Manual in the Best Execution Review section.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## Review of Accounts

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**Periodic Reviews**

Account reviews are performed annually by Monte L. Snider. Account reviews are performed more frequently when market conditions dictate.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. *Investment Advisory Agreement* clients, and *Investment Management* clients, receive written quarterly updates. The written updates may include a net worth statement portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives.

## Client Referrals and Other Compensation

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### Incoming Referrals

Snider Retirement Strategies, Inc. has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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### Referrals Out

Snider Retirement Strategies, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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### Other Compensation

This does not apply to Snider Retirement Strategies, Inc.

## Custody

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### Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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### Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Snider Retirement Strategies, Inc.

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### Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## Investment Discretion

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### Discretionary Authority for Trading

Snider Retirement Strategies, Inc. accepts discretionary authority to manage securities accounts on behalf of clients. Snider Retirement Strategies, Inc.



has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the transaction rates paid to the custodian. Snider Retirement Strategies, Inc. does not receive any portion of the transaction fees paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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**Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

## **Voting Client Securities**

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**Proxy Votes**

Snider Retirement Strategies, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Snider Retirement Strategies, Inc. will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Financial Information**

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**Financial Condition**

Snider Retirement Strategies, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Snider Retirement Strategies, Inc. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

# Business Continuity Plan

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## General

Snider Retirement Strategies, Inc. has a Business Continuity Plan and a Disaster Recovery Plan that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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## Disasters

The Disaster Recovery Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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## Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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## Loss of Key Personnel

Snider Retirement Strategies, Inc. has signed a Business Continuation Agreement to support Snider Retirement Strategies, Inc. in the event of Monte L. Snider's serious disability or death.

# Information Security Program

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## Information Security

Snider Retirement Strategies, Inc. maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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## Privacy Notice

Snider Retirement Strategies, Inc. is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

Snider Retirement Strategies, Inc. requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP, a CFA, a ChFC, LUTCF, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Consultant (ChFC): Chartered Financial Consultants are licensed by The American College to use the ChFC mark. ChFC requirements:

- Completion of the financial planning education requirements set by The American College (<http://www.theamericancollege.edu/financial-planning/chfc-advanced-financial-planning>).
- Successful completion of the ChFC Exam
- Three years of full-time business experience

Life Underwriter Training Council Fellow (LUTCF): Life Underwriter Training Council Fellows are licensed by The American College to use the LUTCF mark. LUTCH requirements:

- Completion of the education requirements set by The American College (<http://www.theamericancollege.edu/insurance-education/lutcf-insurance-skills>).
- Successful completion of the LUTCF Exam
- Be a member of the National Association of Insurance and Financial Advisors (NAIFA)

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### Monte L. Snider, ChFC, LUTCF

Educational Background:

- Date of birth: 12/31/1968

- Institutions (1992): Bachelor's Degree in Finance from the University of Arkansas

Business Experience:

- Monte Snider, President of Snider Retirement Strategies Inc. and financial advisor began his education in 1988 as finance major at the University of Arkansas and graduated in 1992. He earned the Chartered Financial Consultant designation in 2000, and became a Life Underwriter Training Council Fellow (LUTCF). He continued his financial education at the American College taking courses about income taxation, investments, risk management, and financial planning. He graduated from MetLife's Financial Planning School in 1999. He is currently FINRA series 6, 63, 7, 65, 24, 53, and 3 registered. He is also Life, Disability and Property and Casualty licensed. Registrations are with LPL Financial.

After graduation, Monte moved to Seattle and transferred the practice he began in college to MetLife Financial Services. During his career, Monte achieved awards in leadership among his peers, as well as, for excellence as a financial consultant in 1996 and 1997. Monte founded Snider Retirement Strategies Inc. in June 2001.

Disciplinary Information: [None]

Other Business Activities:

Additional Compensation: None

Supervision:

He reviews all employees' work through frequent office interactions as well as remote interactions. He also reviews all employees' activities through our client relationship management system and the LPL Branchnet system.