



WEALTH ADVISORS GROUP

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**Mark D. VanderHagen, F. William Griffin, Jr., &  
Joseph L. DeWald**

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**This Brochure Supplement provides information about Mark D. VanderHagen, F. William Griffin, Jr., and Joseph L. DeWald that supplements the Wealth Advisors Group's (WAG) Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive WAG's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark D. VanderHagen (Mark), F. William Griffin Jr. (Bill), and Joseph L. DeWald (Joe) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 – Educational Background and Business Experience**

Mark D. VanderHagen (Mark), born 4/24/62, has been in the financial services industry for over 20 years. After high school, Mark graduated from Wabash College in 1984 earning a Bachelor of Arts degree in economics with a concentration in finance and business. He is a CERTIFIED FINANCIAL PLANNER™ practitioner (CFP®) and an Accredited Investment Fiduciary (AIF®) designee – see below for explanation of designations.

F. William Griffin Jr. (Bill), born 7/29/48, has been in the financial services industry for over 20 years. After high school, Bill graduated from Catawba College in 1971 with a Bachelor of Arts degree in education. Bill is a CERTIFIED FINANCIAL PLANNER™ practitioner (CFP®) – see below for explanation of designations.

Joseph L. DeWald (Joe), born 9/3/59, has been in the financial services industry for over 10 years. After high school, Joe graduated from Purdue University in 1982 with a Bachelor of Science degree in computer science. He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) – see below for explanation of designations.

**CFP®**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification



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marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.



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CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **AIF®**

Mark D. VanderHagen has earned the Accredited Investment Fiduciary® (or AIF®) professional designation from Fiduciary360. He has received formal training in investment fiduciary responsibility. Candidates for this designation must complete a final exam with a passing score of 75% or better. The exam is a 90 minute, closed-book exam, and students may not use any course materials or notes. The AIF® trademark is registered with the U.S. Patent and Trademark Office under the Center for Fiduciary Studies, a division of Fiduciary360.

- Continuing Education – Complete 6 hours of continuing education every year.
- Ethics – Affirm conformance with the Designee Code of Ethics annually.

### **Item 3 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **Item 4 - Other Business Activities**

Associates of the Adviser are registered representatives and investment adviser representatives of LPL Financial ("LPL"), a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and a registered investment adviser. Most of WAG's time is spent providing financial planning and investment advisory services offered by the Adviser.

Associated persons may not, but the same individuals in their capacities as registered representatives may receive payments from certain mutual fund companies distributed pursuant to a 12b-1 or 12b-2 distribution plan or other such plans as compensation for administrative services. As such, a conflict of interest may exist with respect to recommendations to buy or sell such securities.

WAG's associates are required to report any outside business activity to LPL.

Mark is committed to participating in the Fort Wayne community where he has lived since 1987. He is the Vice President of Strategic Planning on the Board of Directors' for Erin's House for Grieving Children, serves on the Development Committee at Bishop Dwenger High School, and is on the Board for the Community Foundation of Greater Fort Wayne. Mark is an active member of the St Vincent DePaul parish.



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Mark is also involved with three additional businesses. Mark is an independent producer for Ash Brokerage Corp, a general agency. All life insurance and long-term care business, if not written through LPL Financial, is written through Ash Brokerage.

Bill is involved in his church and serves on the Indiana State Board for the Fellowship of Christian Athletes. Bill is an independent producer for Ash Brokerage Corp, a general agency. All life insurance and long-term care business, if not written through LPL Financial, is written through Ash Brokerage.

Joe is an active member of the St Vincent DePaul parish. Joe is an independent producer for Ash Brokerage Corp, a general agency. All life insurance and long-term care business, if not written through LPL Financial, is written through Ash Brokerage.

### **Item 5- Additional Compensation**

Associates of WAG may receive the following forms of additional compensation as a result of providing advisory services to clients:

Additionally, WAG associates may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that WAG associates may attend.

Finally, WAG associates may also receive from LPL bonuses based on their production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings, Inc., reimbursement of fees they pay to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference or top producer forums and events. These financial incentives from LPL are based on our overall business production. However, in some cases, the incentives are greater for assets the associates' services in advisory programs.

### **Item 6 - Supervision**

As associates of the Adviser are registered investment advisors we have developed our own compliance program that includes, among other items, having robust policies and procedures to prevent violations of the Investment Advisers Act of 1940. Specifically, Mark D. VanderHagen, serves as Chief Compliance Officer (COO) of WAG, in addition to his duties as Officer of Supreme Jurisdiction (OSJ) branch manager. Serving in the capacity of COO, Mark is tasked with supervising all advisory activities performed by the Adviser. His duties include, but are not limited to:

- Assuring compliance of all associates of WAG with federal, state and FINRA rules and regulations, as well as LPL Financial policies and procedures.



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- Weekly review of all advisory trading activity.
- Weekly review of all incoming and outgoing E-mail.
- Weekly review of any new Outside Business Activities (OBA) performed by registered investment advisors of WAG.
- Monthly review of all existing OBA performed by registered investment advisors of WAG.
- Monthly review of all client address changes to monitor suspicious activity or attempts at fraud. Anti-money laundering concerns will also prompt Mark to question frequent address changes within short periods of time.
- Daily review of all incoming and outgoing correspondence (excluding E-mail).

### **Item 7 – Requirements for State-Registered Advisers**

WAG is registered with the SEC, as such, this section is not applicable.