

# THERESA D. O'NEILL, CFP®

This brochure provides supplemental information about Theresa D. O'Neill, CFP® ("Theresa O'Neill"). This supplements The Headlands Group, Inc. brochure, which should have also been provided to you. Please contact Theresa O'Neill at The Headlands Group, Inc. if the client did not receive The Headlands Group, Inc. brochure or with any questions.

Additional information about The Headlands Group, Inc. is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (select "investment adviser firm" and type in our firm name). Results will provide the client both Part 1 and 2 of our Form ADV.

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## ITEM 1 - COVER PAGE

APRIL 12, 2012

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Theresa D. O'Neill, CFP®**

Year Born: 1945

### **Educational Background:**

M.A., Dance – University of Utah (1976)

B.A., History – University of Maryland (1967)

### **Business Background:**

03/1985 – Present: *President*, The Headlands Group, Inc.

04/1991 – 12/1995: *Representative*, Laney & Company

11/1990 – 03/1991: *Representative*, Pan-West Capital Corp.

08/1989 – 11/1990: *Representative*, First Affiliated Securities, Inc.

01/1987 – 08/1989: *Representative*, PFG Securities, Inc.

01/1985 – 01/1987: *Representative*, Planvest Capital Corporation

### **Professional Qualifications:**

Series 1, Registered Representative Examination (1978)

Series 7, General Securities Representative Examination (1985)

Series 24, General Securities Principal Examination (1985)

Series 63, Uniform Securities Agent Laws (1980)

### **Professional Designation:**

Certified Financial Planner (CFP®)

### **Explanation of Designation:**

CFP®: (Certified Financial Planner)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, 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 as of January 2007, 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);
- 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 ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks. This requires 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 renewal of 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.

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.

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### **ITEM 3 - DISCIPLINARY INFORMATION**

Theresa O’Neill has no legal or disciplinary events that are material to a current or a prospective client’s evaluation of this advisory business.

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### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

The principal business of The Headlands Group, Inc. is that of a registered investment advisor and provider of financial planning services.

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### **ITEM 5 - ADDITIONAL COMPENSATION**

Other than work with The Headlands Group, Inc. and any disclosures made in Items 2 and 4 above, Theresa O’Neill receives no additional compensation related to outside business activities.

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### **ITEM 6 - SUPERVISION**

Theresa O’Neill is the sole managing member of The Headlands Group, Inc. and is the supervising authority. Theresa O’Neill remains aware of and keeps THG in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business. The Headlands Group, Inc. has established internal policies for the guidance of its trading personnel, specifying minimum and maximum commissions to be paid for various types and sizes of transactions. Transactions, which vary from the guidelines, are subject to periodic supervisory review. These guidelines are reviewed yearly and periodically adjusted. The general level of brokerage commissions paid is periodically reviewed by The Headlands Group, Inc.. Evaluations of the

reasonableness of brokerage commissions are made by The Headlands Group, Inc.'s trading personnel while effecting portfolio transactions for clients.

The Headlands Group, Inc. maintains and periodically updates a list of approved brokers and dealers, which is generally capable of providing best price and execution and is financially stable. The Headlands Group, Inc.'s traders are directed to use only brokers and dealers on the approved list, except in the case of client designations of brokers or dealers to effect transactions for such clients' accounts.

Theresa O'Neill is located at 100 Larkspur Landing Circle, Suite 202, Larkspur, California 94939 and can be reached by calling (415) 464-9144.

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## ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS

*State securities authorities require this disclosure and it is provided to you for evaluating this investment advisor representative's suitability.*

Other than any disclosures made in Item 3 above, Theresa O'Neill has not been found liable in any additional material arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Theresa O'Neill has never been the subject of a bankruptcy petition.