

## **Brochure Supplements**

June 30, 2012

### **Savant Capital, LLC dba Savant Capital Management**

SEC File No. 801-43144

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This brochure supplement provides information about Savant Capital, LLC dba Savant Capital Management investment managers and investment advisors that supplements the Savant brochure. You should have received a copy of that brochure. If you did not receive a Savant brochure or if you have any questions about the contents of this supplement, please contact us at [info@savantcapital.com](mailto:info@savantcapital.com).

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



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## Investment Committee

### **Thomas A. Muldowney, AIF<sup>®</sup>, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>, CRC<sup>®</sup>, CMP<sup>®</sup>**

Thomas A. Muldowney (b. 1952) is Chairman of the Board and a Principal of Savant Capital, LLC. SCMI, INC. (formerly known as Savant Capital Management, Inc.) is the owner of Savant Capital, LLC. He is a financial advisor for Savant Capital, LLC. He has more than 35 years of experience in the banking, investment, insurance and financial services industries. Tom has taught consumer education courses at Rock Valley and Sauk Valley Community Colleges and is a frequent speaker for corporations and other groups. Tom is also a contributing author for the *Elder Law Portfolio Series* published by the Law and Business Division of Wolters and Kluwer, published by Aspen Publishers. Tom's topics include "Financial Planning for the Elderly" and "Postmortem Estate Planning."

Tom has been an active member of many professional organizations including: National Association of Personal Financial Advisors (NAPFA), the Financial Planning Association (FPA), Society of Financial Service Professionals, and the Northern Illinois Estate Planning Council. Since 2004, Tom has represented Savant on the *Medical Economics* magazine's list of "Top 150 Best Financial Advisers for Doctors." Tom is a Member of the Board of Directors of the Discovery Center Museum and a former member of the TD Ameritrade Advisory Panel. He is Chair of the Finance Committee and Board Member for the St. Anthony Medical Center Foundation, as well as Chair of Investment Committee and Treasurer of the Boylan Education Foundation Board of Directors, and is on the Board of Trustees for Rockford College. In the Catholic Diocese, Tom is a Knight and Section Representative for the Equestrian Order of the Holy Sepulchre of Jerusalem, and has been awarded the Order of St. Gregory by the Secretary of State of Vatican City through the aegis of His Excellency, Bishop Thomas G. Doran. He was recently honored with the "Spirit of Caring" award by Crusader Community Health. The local, national, and industry media frequently seek out and quote him.

#### **Educational Background**

M.S.F.S., Financial Services	
American College, Bryn Mawr, PA	1985
B.A., Rockford College, Rockford, IL	1974

#### **Professional Designations and Licenses**

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2007
Certified Medical Planner (CMP <sup>®</sup> )	2004
Certified Retirement Counselor (CRC <sup>®</sup> )	2004
Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	1987
Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	1982
Chartered Life Underwriter (CLU <sup>®</sup> )	1978

**Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	01/1986–01/01/2012
Registered Investment Advisor	05/1984–12/1992
Sales Agent, Massachusetts Mutual Life Ins. Co.	08/1974–01/1986
Registered Representative, MML Investors Service, Inc.	01/1983–01/1986
Special Financial Services Agent, American National Bank & Trust Co.	01/1983–01/1986

**Disciplinary Information**

Mr. Muldowney does not have any disciplinary action to report. Public information concerning Mr. Muldowney's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Other Business Activities**

Mr. Muldowney is Chairman of the Board, a Principal, and a 45% owner of SCMI, Inc., the holding company of Savant Capital, LLC.

**Additional Compensation**

Other than as described above, Mr. Muldowney does not receive any additional compensation for investment advisory services.

## **Brent R. Brodeski, AIFA<sup>®</sup>, CFA<sup>®</sup>, CPA, CFP<sup>®</sup>**

Brent R. Brodeski (b. 1967) is Chief Executive Officer (CEO) and a Principal of Savant Capital, LLC. SCMI, INC. (formerly known as Savant Capital Management, Inc.) is the owner of Savant Capital, LLC. He is the Chief Investment Officer (CIO), and a financial advisor with Savant Capital, LLC. He has over 20 years of experience in the financial services industry. He has previously taught investment and finance courses at Rock Valley College, Rockford College, and Northern Illinois University.

Brent was formerly the president of the Illinois CPA Society and a Board Member of the Northern Illinois Estate Planning Council and an officer of Stateline Angels, an angel investment group. He was a long-term participant in Vistage (previously known as TEC), is currently participating in The Strategic Coach™, and is a member of Young President's Organization (YPO). He also serves on the boards of several community organizations.

Brent recently received the Distinguished Finance Alumnus Award from Northern Illinois University. He represented Savant for the fourth year on *Barron's* list of the "Top 100 Independent Financial Advisors" in the country, where he ranked 32nd among the nation's advisors. From 1997 until the survey ended in 2008, Brent represented Savant on *Robb Report* *Worth* magazine's "The Nation's 100 Most Exclusive Wealth Advisors" list. He has also been named by *Chicago* magazine as the #1 independent financial advisor in the Chicagoland area and as one of the nation's top professional advisors in *J.K. Lasser's*. Brent was ranked the 10<sup>th</sup> most experienced financial advisor in the nation by Bloomberg *BusinessWeek* in 2011. Brent was featured in the *Wall Street Journal* in July 2009 and January 2010, and is regularly quoted by local, national, and industry media.

### **Educational Background**

M.B.A., Finance & Accounting emphasis Northern Illinois University, DeKalb, IL	1991
B.S., Finance; minor in Economics Northern Illinois University, DeKalb, IL	1988
Leading Professional Services Firm's Seminar Harvard Business School/YPO President's Seminar	2011
Harvard Business School, Boston, MA	2010

### **Professional Designations and Licenses**

Accredited Investment Fiduciary Analyst™ (AIFA <sup>®</sup> )	2007
Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	1993
Certified Public Accountant (CPA)	1992
Certified Financial Planner™ (CFP <sup>®</sup> )	1992

## **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	12/1992–01/2012
Registered Representative/Financial Principal, Bates Securities, Inc.	05/1989–09/1992
Financial Advisor, George E. Bates & Associates, Inc.	05/1989–09/1992
Agent, Franklin Life Insurance Company	05/1988–04/1989

## **Disciplinary Information**

Mr. Brodeski does not have any disciplinary action to report. Public information concerning Mr. Brodeski's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Other Business Activities**

Mr. Brodeski is CEO, a Principal, and a 45% owner of SCMI, Inc., the holding company of Savant Capital, LLC.

Mr. Brodeski serves as an officer of the Zero Alpha Group, LLC ("ZAG"). ZAG members share a common investment philosophy based on the principles of *Modern Portfolio Theory*, which emphasizes passive investment strategy. ZAG members are geographically diverse and meet periodically to share investment information, strategic and marketing plans, and research related to passive investment management. Additional Compensation

## **Additional Compensation**

Other than as described above, Mr. Brodeski does not receive any additional compensation for investment advisory services.



## **Richard A. Bennett, AIF<sup>®</sup>, CFP<sup>®</sup>**

Richard A. Bennett (b. 1963) is Chief Operations Officer (COO) and a Principal of Savant Capital, LLC. SCMI, INC. (formerly known as Savant Capital Management, Inc.) is the owner of Savant Capital, LLC. He is a financial advisor for Savant Capital, LLC. He has over 26 years of experience as a trust officer and financial advisor. Prior to joining Savant, Dick was the Regional Director of Trust and Senior Vice President for Mercantile Bank, where he was responsible for supervising client investment portfolios and managing a \$350 million trust department.

Dick serves on the board of the Forrestville Valley School Foundation and is a past board member of the Rockford Memorial Development Foundation and Heart of Memorial Trust. He served as a past president and a founding board member of the Freeport Public Library Foundation. He is a graduate of the Freeport Leadership Institute.

### **Educational Background**

ABA National Graduate Trust School	1989
ABA National Trust School	1987
McKay Barlow Company Retirement Training Program	1986
B.S., Business Administration, Eastern Illinois University	1985

### **Professional Designations and Licenses**

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2007
Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	2004

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	06/1998–01/2012
Senior Vice President and Trust Officer, Mercantile Bank	03/1991–06/1998
Assistant Vice President and Trust Officer First American Bank	11/1989–03/1991
Trust Officer, Palmetto Bank	09/1988–11/1989
Premier Trust Services	05/1985–9/1988

### **Disciplinary Information**

Mr. Bennett does not have any disciplinary action to report. Public information concerning Mr. Bennett's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Bennett is COO, a Principal, and a 10% owner of SCMI, Inc., the holding company of Savant Capital, LLC.

**Additional Compensation**

Other than as described above, Mr. Bennett does not receive any other compensation for investment advisory services.

## Glenn G. Kautt, CFP<sup>®</sup>, EA, AIFA<sup>®</sup>

Glenn G. Kautt (b. 1948) is Vice Chairman of the Board, a Principal of Savant Capital, LLC, and a financial advisor for Savant Capital, LLC. He has more than 30 years of experience in investment and financial services industries. He received his MBA from Harvard Business School and is a President's Distinguished Scholar graduate of Purdue University.

Glenn is a member of the Financial Planning Association, the National Association of Enrolled Agents, is a Graduate Fellow of the National Tax Practice Institute and an Accredited Investment Fiduciary Analyst. He is a former Chairman of the Financial Planning Association of the National Capital Area (FPANCA).

Glenn is a member of the Board of Trustees and chairs the Investment Committee for the Foundation for Financial Planning. He has been named repeatedly by *Barrons*, *Worth*, *Mutual Funds* and *Medical Economics* magazines as one of the nation's top investment advisors. *Washingtonian* magazine recently again named Glenn to their list of top financial professionals in the greater Washington, D.C. metro area. J.K. Lasser's *New Rules for Estate and Tax Planning* continues to note Glenn on their "Top Professional Advisor" list. Glenn's management of his prior firm The Monitor Group, Inc., led it to be named as one of the "Best Managed Financial Planning Firms" in the US in independent surveys for four years in a row, an accomplishment shared with less than a dozen other firms across the nation. Glenn is a recognized author and speaker in advanced financial planning techniques. He is a regular columnist for the industry's leading magazine, *Financial Planning*. A former member of the Editorial Advisory Board for the *Journal of Financial Planning*, he has four professional contributions published in the Journal. He authored the book *Stochastic Modeling: The New Way to Predict Your Financial Future*, a chapter in *The Invincibility Shield for Investors* with other leading financial planners, and contributed to *Secrets of the Wealth Makers* by Michael Lane.

Glenn has appeared on national television including PBS, CNBC, CNN, Fox News and Bloomberg, and is regularly quoted in financial industry publications, *USA Today*, *Newsweek*, *The Wall Street Journal* and other publications. Presenting to audiences for over 40 years, he speaks on advanced financial planning and wealth management topics to professionals across the country.

Formerly, Glenn was a principal in several other planning firms, and served as a U.S. Navy Surface Warfare Officer.

### Educational Background

M.B.A., Harvard Business School, Cambridge, MA	1979
B.S. Purdue University, West Lafayette, IN	1973

### Professional Designations and Licenses

Accredited Investment Fiduciary Analyst <sup>™</sup> (AIFA <sup>®</sup> )	2008
Enrolled Agent,	1996
Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	1987
NASAA Series 63	1985

**Business Background**

Financial Advisor, Savant Capital, LLC	06/2012–Present
President, Chief Compliance Officer, The Monitor Group, Inc.	05/1999–06/2012
President, Chief Compliance Officer, TMG Investment Advisory Company	09/2004–06/2012
Managing Member, Chief Compliance Officer, The Monitor Group, LLC	03/2008–06/2012
President, Aviation Associates, Inc.	03/2004–Present
President, Kautt Financial Services, Inc.	02/1992–04/1999

**Disciplinary Information**

Mr. Kautt does not have any disciplinary action to report. Public information concerning Mr. Kautt's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Other Business Activities**

Mr. Kautt does not have any other business activities.

**Additional Compensation**

Other than as described above, Mr. Kautt does not receive any additional compensation for investment advisory services.

## Investment Advisor Representatives

### Matthew D. Armstrong, CFP®

Matthew Armstrong (b. 1980) is a financial advisor with Savant Capital, LLC

#### Educational Background

B.A., Business Administration, emphasis Marketing, Augsburg College, Minneapolis, MN	2002
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#### Professional Designations and Licenses

Certified Financial Planner™ (CFP®)	2012
NASAA Series 65	2011

#### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	07/2011–01/2012
Marketing Coordinator, Savant Capital Management, Inc.	05/2005–07/2011
Consultant, Savant Capital Management, Inc.	02/2005–05/2005
Marketing Director, Forest Hills Country Club Rockford, IL	08/2002–10/2004

#### Disciplinary Information

Mr. Armstrong does not have any disciplinary action to report. Public information concerning Mr. Armstrong's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### Other Business Activities

Mr. Armstrong does not have any other business activities.

#### Additional Compensation

Mr. Armstrong does not receive any additional compensation for investment advisory services.

## David F. Barton, CLU<sup>®</sup>, ChFC<sup>®</sup>

David F. Barton (b. 1954) is Director of Advisory and Business Development with Savant Capital, LLC

### Educational Background

B.S., Business Administration, University of Mary, Bismarck, ND	1976
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### Professional Designations and Licenses

Board Certified in Estate Planning, Institute of Business and Finance	2008
Life, Health, Variable Contracts Insurance License, IL	2002
Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	1989
Chartered Life Underwriter (CLU <sup>®</sup> )	1985
NASAA Series 6	1983
NASAA Series 63	1983

### Business Background

Director of Advisory and Business Development, Savant Capital, LLC	01/2012–Present
Director of Advisory and Business Development, Savant Capital Management, Inc.	03/2011–01/2012
Divisional Sales Manager, Second Vice President Protective Life Insurance Company	03/2006–03/2011
Partner, Producers Financial Group Midwest	09/2002–03/2006
Vice President Life and Annuity Division Bankers Mutual Life Insurance Co.	08/1990–09/2002

### Disciplinary Information

Mr. Barton does not have any disciplinary action to report. Public information concerning Mr. Barton's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Barton is a member of C & F Vision Unlimited, a family limited partnership.

### Additional Compensation

Mr. Barton does not receive any additional compensation for investment advisory services.

## **Gina M. Beall, CIMA®**

Gina M. Beall (b. 1969) is Senior Investment Research Analyst with Savant Capital, LLC

### **Educational Background**

M.B.A., DePaul University	1998
B..B.A. Finance, University of San Diego	1991

### **Professional Designations and Licenses**

Certified Investment Management Analyst <sup>SM</sup> (CIMA <sup>®</sup> )	2011
NASAA Series 65	2009

### **Business Background**

Senior Investment Research Analyst, Savant Capital, LLC	01/2012–Present
Senior Investment Research Analyst, Savant Capital Management, Inc.	04/2010–01/2012
Investment Strategist, AMCORE	01/2006-04/2010
Consultant, Ennis Knupp & Associates	06/2005-01/2006
Consultant, Ennis Knupp & Associates	08/1998-02/2004
Private Client Services Associate, Morgan Stanley & Co., Inc.	10/1993-08/1998
Account Executive, San Diego Trust Securities	02/1992-08/1993
Client Sales Assistant, Shearson Lehman Brothers	07/1991-02/1992
Customer Service, Bank of America	07/1989-07/1991

### **Disciplinary Information**

Ms. Beall does not have any disciplinary action to report. Public information concerning Ms. Beall 's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Beall does not have any other business activities.

### **Additional Compensation**

Ms. Beall does not receive any additional compensation for investment advisory services.

## **Tracy S. Beard, CFP<sup>®</sup>, AIF<sup>®</sup>**

Tracy S. Beard (b. 1973) is a financial advisor with Savant Capital, LLC

### **Educational Background**

M.S.F.S., Financial Services	
American College, Bryn Mawr, PA	2012
B.S., summa cum laude, Economics/Finance	
Rockford College, Rockford, IL	1997

### **Professional Designations and Licenses**

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2011
Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	2002

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2002-01/2012
Financial Planner, Savant Capital Management, Inc.	07/2001-03/2002
Account Executive, Spectrum Insurance Agency, Inc.	02/1998-07/2001
Sales Representative, Benchmark Health Insurance Company	09/1996-02/1998

### **Disciplinary Information**

Mr. Beard does not have any disciplinary action to report. Public information concerning Mr. Beard's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Beard does not have any other business activities.

### **Additional Compensation**

Mr. Beard does not receive any additional compensation for investment advisory services.



## Wendy M. Blair, CFP®, ChFC®

Wendy M. Blair (b. 1959) is a financial advisor with Savant Capital, LLC

### Educational Background

ABA National Graduate Trust School	1988
ABA National Trust School	1986
B.S., Marketing, Northern Illinois University, Dekalb, IL	1981
A.S., General Business, Highland Community College, Freeport, IL	1979

### Professional Designations and Licenses

Chartered Financial Consultant® (ChFC®)	2010
Certified Financial Planner™ (CFP®)	2008
NASAA Series 65	2007

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	11/2006–01/2012
Vice President, Relationship Manager, Trust Officer, US Bank NA	06/1989–11/06
Trust Officer, Merchants National Bank	06/1987–06/1989
Assistant to President, Trust Officer, Citizens State Bank	03/1983–06/1987

### Disciplinary Information

Ms. Blair does not have any disciplinary action to report. Public information concerning Ms. Blair's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Ms. Blair does not have any other business activities.

### Additional Compensation

Ms. Blair does not receive any additional compensation for investment advisory services.

## **Sarah G. Boyd, CFP®**

Sarah G. Boyd (b. 1981) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.S., Family Financial Management,  
Virginia Polytechnic Institute and State University, Blacksburg, VA 2003

### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2010
NASAA Series 65	2007
NASAA Series 66	2004

### **Business Background**

Financial Advisor, Savant Capital, LLC	06/2012–Present
Planning Associate, The Monitor Group, Inc.	06/2011–06/2012
Financial Advisor, Sage Financial Management Group, Inc.	03/2011–05/2011
Associate Financial Advisor, Riversource Life Insurance Co.	08/2005–02/2011
Associate Financial Advisor, Ameriprise Financial Services, Inc.	08/2005–02/2011
Paraplanner, American Express Financial Advisors, Inc.	07/2003–08/2005
Paraplanner, IDS Life Insurance Co.	07/2003–08/2005
Resident Advisor Coordinator, Virginia Tech RDP	12/2000–05/2003

### **Disciplinary Information**

Ms. Boyd does not have any disciplinary action to report. Public information concerning Ms. Boyd's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Boyd does not have any other business activities.

### **Additional Compensation**

Ms. Boyd does not receive any additional compensation for investment advisory services.

## **U. Calvin Brown, Jr., CFP®**

U. Calvin Brown, Jr., (b. 1953) is a financial advisor with Savant Capital, LLC

### **Educational Background**

M.S.T., Taxation, American University, Washington, DC	2007
B.S., Business Administration, University of Arkansas Fayetteville, AK	1975

### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	1990
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### **Business Background**

Financial Advisor, Savant Capital, LLC	06/2012–Present
Vice President, Planning, The Monitor Group, Inc.	10/2000-06/2012
Financial Planner, Washington Square Securities, Inc.	04/1993-10/2000
Financial Planner, Udel Calvin Brown Jr.	05/1998-10/2000

### **Disciplinary Information**

Mr. Brown does not have any disciplinary action to report. Public information concerning Mr. Brown's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Brown does not have any other business activities.

### **Additional Compensation**

Mr. Brown does not receive any additional compensation for investment advisory services.

## **Brian P. Conroy, CFP<sup>®</sup>, AIF<sup>®</sup>, CRPS<sup>®</sup>**

Brian P. Conroy (b. 1970) is a financial advisor with Savant Capital, LLC

### **Educational Background**

Certificate in Financial Planning, DePaul University, Chicago, IL	2001
B.A., Marketing, North Central College, Naperville, IL	1992

### **Professional Designations and Licenses**

Certified Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2011
Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2011
Certified Financial Planner <sup>TM</sup> (CFP <sup>®</sup> )	2001

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	10/2003–01/2012
Adjunct Faculty, Northwestern University	09/2003–2004
Financial Planner, Reason Financial Planning	01/2003–09/2003
Registered Principal, TCF Securities	03/1999–01/2003
Manager, TCF Bank	02/1998–03/1999
Manager, Bank of America	12/1995–02/1998
Assistant Manager, First Chicago Bank	01/1993–12/1995

### **Disciplinary Information**

Mr. Conroy does not have any disciplinary action to report. Public information concerning Mr. Conroy's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Conroy does not have any other business activities.

### **Additional Compensation**

Mr. Conroy does not receive any additional compensation for investment advisory services.

## **Julie A. (Dreesen) Cook, CFP®**

Julie A. Cook (b. 1958) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.A., Economics, Knox College, Galesburg, IL	1980
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### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2012
Life, Health, Variable Annuity Insurance Licenses, IL	2010
NASAA Series 66	2009
NASAA Series 7	2009

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	12/2010–01/2012
Financial Advisor Associate, Morgan Stanley Smith Barney	09/2009-12/2010
Owner/President, JA Cook Business Solutions	08/2007-09/2009
Executive Vice President, Main Street Bank	08/2004-08/2007
President & COO, Central Illinois Bank	08/1996-08/2004

### **Disciplinary Information**

Ms. Cook does not have any disciplinary action to report. Public information concerning Ms. Cook registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Cook does not have any other business activities.

### **Additional Compensation**

Ms. Cook does not receive any additional compensation for investment advisory services.

## **Daryl R. Dagit, CFP®**

Daryl R. Dagit (b. 1963) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.S., Finance, Illinois State University, Normal, IL	1986
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### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2012
NASAA Series 31	2007
NASAA Series 66	2007
NASAA Series 7	2007
Variable Contract Insurance License, IL	2007
Accident/Health, Fire, Casualty, Life Insurance License, IL	1987
NASAA Series 6	1986
NASAA Series 63	1986

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	06/2010-01/2012
Mass Transfer, Morgan Stanley Smith Barney	06/2009-06/2010
FA Associate, Citigroup Global Markets Inc.	04/2007-06/2009
Manager, CitiFinancial	09/1993-04/2007

### **Disciplinary Information**

Mr. Dagit has not had any disciplinary action. Public information concerning Mr. Dagit's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Dagit does not have any other business activities.

### **Additional Compensation**

Mr. Dagit does not receive any additional compensation for investment advisory services.

## Steven A. Geri, CFA®

Steven Geri (b. 1968) is a financial advisor with Savant Capital, LLC.

### Educational Background

M.B.A., Duke University, Durham, NC	1998
M.S., Industrial Engineering, Texas A&M University, College Station, TX	1994
B.S., Industrial Engineering, University of Washington, Seattle, WA	1991

### Professional Designations and Licenses

Chartered Financial Analyst® (CFA®)	2006
NASAA Series 66	2005

### Business Background

Financial Advisor, Savant Capital, LLC	05/2012–Present
InvestSimply, LLC	05/2010– Present
Charles Schwab & Co., Inc.	12/2003-05/2010
Extended Travel	01/2003-11/2003
Booz Allen Hamilton	05/1997-12/2002

### Disciplinary Information

Mr. Geri does not have any disciplinary action to report. Public information concerning Mr. Geri's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Geri is a Principal of InvestSimply, LLC, a Registered Investment Advisor. This Investment Advisory firm is in the process of being terminated. There is no affiliation with Savant, other than through Mr. Geri. Savant is not an owner of InvestSimply, LLC.

### Additional Compensation

Mr. Geri does not receive any additional compensation other than for investment advisory services for Savant and on an interim basis, for InvestSimply, LLC. Post liquidation of InvestSimply, LLC, he will receive no additional compensation.

## Scott F. Demler

Scott F. Demler (b. 1967) is a financial advisor with Savant Capital, LLC

### Educational Background

B.S., Marketing, Northern Illinois University, DeKalb, IL	2005
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### Professional Designations and Licenses

NASAA Series 66	2007
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NASAA Series 7	2007
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Accident/Health, Life, Variable Contract Insurance License, IL	2007
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### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
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Financial Advisor, Savant Capital Management, Inc.	03/2011–01/2012
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Financial Advisor, Edward Jones	07/2007-03/2011
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Sales, Carpet One	12/1996-07/2007
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### Disciplinary Information

Mr. Demler does not have any disciplinary action to report. Public information concerning Mr. Demler's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Demler does not have any other business activities.

### Additional Compensation

Mr. Demler does not receive any additional compensation for investment advisory services.



## **Gabriel Gonzalez, CRPC®**

Gabriel Gonzalez (b. 1977) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.A., Finance, University of Phoenix, Phoenix, AZ	2008
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### **Professional Designations and Licenses**

Chartered Retirement Planning Counselor™ (CRPC®)	2010
NASAA Series 66	2008

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	07/2011–01/2012
Principal, AJ Gabriel Group, LLC	05/2009–09/2011
Financial Advisor Training Program Merrill Lynch & Co	11/2007 – 02/2009
Licensed Sales Associate, State Farm Insurance Karen Ayers & Ann Nolan Agencies	05/2003 – 11/2007
Marketing Representative, East Coast AD Efx	09/2001 – 5/2003

### **Disciplinary Information**

Mr. Gonzalez does not have any disciplinary action to report. Public information concerning Mr. Gonzalez 's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Gonzalez does not have any other business activities.

### **Additional Compensation**

Mr. Gonzalez does not receive any additional compensation for investment advisory services.

## **Theresa A. Harezlak, CFP®**

Theresa A. Harezlak (b. 1966) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.A., Business Administration, University of Iowa, Iowa City, IA 1988

### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®) 1995

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	09/2007–01/2012
Financial Advisor, AMCORE Investment Group	07/1988–06/2007

### **Disciplinary Information**

Ms. Harezlak does not have any disciplinary action to report. Public information concerning Ms. Harezlak's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Harezlak does not have any other business activities.

### **Additional Compensation**

Ms. Harezlak does not receive any additional compensation for investment advisory services.

## **Tawn M. Jacobs, CPA/PFS, CFP®**

Tawn M. Jacobs (b. 1962) is the Director of the Financial Planning with Savant Capital, LLC.

### **Educational Background**

M.S.T., DePaul University, Chicago, IL	1992
B.S. Accounting, Northern Illinois University, Dekalb, IL	1989

### **Professional Designations and Licenses**

Personal Financial Specialist (PFS)	2011
Certified Financial Planner™ (CFP®)	2000
Certified Public Accountant (CPA)	1989

### **Business Background**

Director of Financial Planning, Savant Capital, LLC	01/2012–Present
Director of Financial Planning, Savant Capital Management, Inc.	05/2004–01/2012
Tax Preparation/Review, Siepert & Company	02/2004–04/2004
Tax Review, Loescher & Associates	02/2004–04/2004
Tax Preparation/Review, Diversified Financial Management Corp.	08/2002–08/2003
Tax Preparation, RSM McGladrey, Inc.	01/2002–04/2002
Registered Rep, Birchtree Financial Services, Inc.	03/2001–05/2001
Tax Manager, RSM McGladrey, Inc.	06/1997–05/2001
CPA, Owner, Jacobs & Jacobs, CPA's	01/1994–05/1997
Tax Accounting Officer, AMCORE Financial, Inc.	05/1992–01/1994
Senior Tax Specialist, KPMG Peat Marwick	07-1989–05/1992

### **Disciplinary Information**

Ms. Jacobs does not have any disciplinary action to report. Public information concerning Ms. Jacobs' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Jacobs does not have any other business activities.

### **Additional Compensation**

Ms. Jacobs does not receive any additional compensation for investment advisory services.

## **Scott W. Kaiser, CFP®**

Scott W. Kaiser (b. 1963) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.S. Business Administration, emphasis Finance, Rockford College, Rockford, IL	1986
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### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2011
NASAA Series 65	2010

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2010–01/2012
Business Manager, Savant Capital Management, Inc.	10/1999–03/2010

### **Disciplinary Information**

Mr. Kaiser does not have any disciplinary action to report. Public information concerning Mr. Kaiser's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Kaiser does not have any other business activities.

### **Additional Compensation**

Mr. Kaiser does not receive any additional compensation for investment advisory services.

## Brian J. Knabe, MD, CMP<sup>®</sup>, CFP<sup>®</sup>, FAAFP

Brian J. Knabe (b. 1967) is a financial advisor with Savant Capital, LLC

### Educational Background

FAAFP, Fellow of the American Academy of Family Physicians	2010
Certificate in Financial Planning, Marquette University, Milwaukee, WI	2007
Family Practice Residency, University of Illinois College of Medicine, Chicago, IL	1996
M.D., University of Illinois College of Medicine, Chicago, IL	1993
B.S., Honors, Biomedical Engineering, Marquette University Milwaukee, WI	1989

### Professional Designations and Licenses

Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	2010
Certified Medical Planner (CMP <sup>®</sup> )	2010
NASAA Series 65	2008

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	02/2008–01/2012
Consultant, Savant Capital Management, Inc.	01/2007–02/2008
Clinical Assistant Professor of Family Medicine, Residency Faculty, UICOM-R	02/2008–Present
Medical Director, Swedish American Cardiopulmonary Rehabilitation Program	2000–2001
Family Physician, Swedish American Health System	09/1996–01/2008

### Disciplinary Information

Dr. Knabe does not have any disciplinary action to report. Public information concerning Dr. Knabe's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Dr. Knabe works as a family physician and part-time faculty member for the residency program at the University of Illinois, College of Medicine, Rockford, IL. He also works as an emergency room doctor for various hospitals.

### Additional Compensation

Dr. Knabe does not receive any additional compensation for investment advisory services.

Jessica L. Knudsen, CFP<sup>®</sup>, CSR<sup>®</sup>

Jessica L. Knudsen (b. 1979) is a financial planner with Savant Capital, LLC

**Educational Background**

B.S., Economics, emphasis in Finance, Rockford College, Rockford, IL	2001
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**Professional Designations and Licenses**

Certified Specialist in Retirement Planning <sup>SM</sup> (CSR <sup>®</sup> )	2009
Certified Financial Planner <sup>TM</sup> (CFP <sup>®</sup> )	2006

**Business Background**

Financial Planner, Savant Capital, LLC	01/2012–Present
Financial Planner, Savant Capital Management, Inc.	08/2004–01/2012
Cashier/Supervisor, Sam's Club	03/2002–12/2004
Paraplanner, American Express Financial Advisor	06/2001–04/2003

**Disciplinary Information**

Ms. Knudsen does not have any disciplinary action to report. Public information concerning Ms. Knudsen's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Other Business Activities**

Ms. Knudsen does not have any other business activities.

**Additional Compensation**

Ms. Knudsen does not receive any additional compensation for investment advisory services.

## **Gerard S. Korabik, AIFA<sup>®</sup>, CFP<sup>®</sup>, CRPS<sup>®</sup>**

Gerard S. Korabik (b. 1968) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.S., Finance, University of Illinois, Champaign, IL	1991
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### **Professional Designations and Licenses**

Certified Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2011
Accredited Investment Fiduciary Analyst <sup>®</sup> (AIFA <sup>®</sup> )	2007
Certified Financial Planner <sup>TM</sup> (CFP <sup>®</sup> )	1997

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	01/2007–01/2012
Vice President – Financial Communications, Morningstar/ Ibbotson	01/2000–06/2006
Senior Manager – Financial Planning Solutions PriceWaterhouseCoopers	12/1997–12/1999
Senior Analyst – Pensions and Investments Arthur Andersen	06/1994–12/1997
Financial Analyst, Arthur Andersen	05/1991–06/1994

### **Disciplinary Information**

Mr. Korabik does not have any disciplinary action to report. Public information concerning Mr. Korabik's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Korabik does not have any other business activities.

### **Additional Compensation**

Mr. Korabik does not receive any additional compensation for investment advisory services.

## **Scott K. Laue, JD, CRPS<sup>®</sup>, CFP<sup>®</sup>**

Scott K. Laue (b. 1960) is a financial advisor with Savant Capital, LLC

### **Educational Background**

Certified Pension Trustee Program – Illinois, Public Pension Fund	2005
J.D., Valparaiso University School of Law, Valparaiso, IN	1986
B.S., Marketing, Bradley University, Peoria, IL	1983

### **Professional Designations and Licenses**

Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	2010
NASAA Series 65	2008
Certified Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	1995

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	02/2008–01/2012
Vice President & Trust Officer AMCORE Investment Group NA	03/1998–02/2008
Vice President, Bank One, and its predecessor First National Bank, Rockford IL	06/1991–03/1998

### **Disciplinary Information**

Mr. Laue does not have any disciplinary action to report. Public information concerning Mr. Laue's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Laue does not have any other business activities.

### **Additional Compensation**

Mr. Laue does not receive any additional compensation for investment advisory services.



## **Shayna A. Lebowitz, CFP®**

Shayna A. Lebowitz, (b. 1977) is a financial planner with Savant Capital, LLC

### **Educational Background**

Executive Certificate in Financial Planning, Georgetown University, Washington, DC	2005
B.S., Business Administration, emphasis Accounting, Boston University, Boston, MA	1999

### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2008
NASAA Series 63	2007

### **Business Background**

Financial Planner, Savant Capital, LLC	06/2012–Present
Planning Associate, The Monitor Group, Inc.	08/11-06/2012
Financial Advisor, Raymond James Financial Services, Inc.	04/2007-08/2008
Non-Registered Client Services Manager, Raymond James Financial Services, Inc.	11/2004-04/2007
Revenue Analyst, Discovery Communications	04/2004-11/2004
Contract Worker at Discovery Communications, Adecco	11/2003-04/2004
Mutual Fund Accountant, State Street Corp.	07/1999-07-2003

### **Disciplinary Information**

Ms. Lebowitz does not have any disciplinary action to report. Public information concerning Ms. Lebowitz's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Lebowitz does not have any other business activities.

### **Additional Compensation**

Ms. Lebowitz does not receive any additional compensation for investment advisory services.

## **Brent A. Lindell, CTFA, CFP<sup>®</sup>, AIF<sup>®</sup>**

Brent A. Lindell (b. 1967) is a financial advisor with Savant Capital, LLC

### **Educational Background**

Cannon Trust School, University of Notre Dame, Notre Dame, IN	2000
B.A., Economics, University of Iowa, Iowa City, IA	1990

### **Professional Designations and Licenses**

Accredited Investment Fiduciary (AIF <sup>®</sup> )	2011
Certified Financial Planner (CFP <sup>®</sup> )	2010
NASAA Series 65	2007
Certified Trust & Financial Advisor (CTFA)	2000

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2007–01/2012
Vice President, Wealth Management Consultant, US Bank	09/1995-03/2007
Account Executive, Dean Witter Reynolds, Inc.	06/1994-05/1995
Sales Support Representative Kemper Financial Services, Inc.	01/1992-06/1993

### **Disciplinary Information**

Mr. Lindell does not have any disciplinary action to report. Public information concerning Mr. Lindell's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Lindell does not have any other business activities.

### **Additional Compensation**

Mr. Lindell does not receive any additional compensation for investment advisory services.

## **Jakob C. Loescher, CRPC<sup>®</sup>, CFP<sup>®</sup>, ChFC<sup>®</sup>**

Jakob C. Loescher, (b. 1986) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.S., Finance, minor History, Northern Illinois University, DeKalb, IL	2008
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### **Professional Designations and Licenses**

Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	2011
Certified Financial Planner (CFP <sup>®</sup> )	2010
Chartered Retirement Planning Counselor <sup>™</sup> (CRPC <sup>®</sup> )	2010
NASAA Series 65	2009

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	07/2011–01/2012
Financial Planner, Savant Capital Management, Inc.	06/2010–07/2011
Paraplanner, Savant Capital Management, Inc.	12/2008–06/2010

### **Disciplinary Information**

Mr. Loescher does not have any disciplinary action to report. Public information concerning Mr. Loescher's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Loescher does not have any other business activities.

### **Additional Compensation**

Mr. Loescher does not receive any additional compensation for investment advisory services.

## **Ryan G. Monette, CFP®**

Ryan G. Monette, (b. 1984) is a financial planner with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, minor Economics, Northern Illinois University, DeKalb, IL 2007

### **Professional Designations and Licenses**

Certified Financial Planner (CFP®) 2011

### **Business Background**

Financial Planner Savant Capital, LLC.	01/2012–Present
Financial Planner Savant Capital Management, Inc.	01/2011–01/2012
Trader, Savant Capital Management, Inc.	01/2008-01/2011
Intern, Savant Capital Management, Inc.	05/2006-01/2008

### **Disciplinary Information**

Mr. Monette does not have any disciplinary action to report. Public information concerning Mr. Monette's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Monette does not have any other business activities.

### **Additional Compensation**

Mr. Monette does not receive any additional compensation for investment advisory services.

## **Grant W. Moore, CFP<sup>®</sup>, CRPC<sup>®</sup>**

Grant W. Moore (b. 1984) is a financial advisor with Savant Capital, LLC

### **Educational Background**

M.B.A., Marquette University, Milwaukee, WI	2010
B.S. Business Administration, Marquette University, Milwaukee, WI	2006

### **Professional Designations and Licenses**

Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )	2008
Chartered Retirement Planning Counselor (CRPC <sup>®</sup> )	2008

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	02/2010–01/2012
Financial Planner, Savant Capital Management, Inc.	02/2008–02/2010
Paraplanner, Savant Capital Management, Inc.	05/2006–02/2008

### **Disciplinary Information**

Mr. Moore does not have any disciplinary action to report. Public information concerning Mr. Moore's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Moore does not have any other business activities.

### **Additional Compensation**

Mr. Moore does not receive any additional compensation for investment advisory services.

## **Kristen R. O’Kane, CFP®**

Kristen R. O’Kane (b. 1981) is a financial advisor with Savant Capital, LLC

### **Educational Background**

M.B.A., Darden School of Business, University of Virginia, Charlottesville, VA	2012
Executive Certificate in Financial Planning, Georgetown University, Washington, DC	2006
B.S. Business Administration, Wake Forrest University Winston-Salem, NC	2003

### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2007
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### **Business Background**

Financial Advisor, Savant Capital, LLC	06/2012–Present
Planning Associate, The Monitor Group, Inc.	09/2007-06/2012
Client Service Manager, Atlantic Trust	09/2003-09/2007

### **Disciplinary Information**

Ms. O’Kane does not have any disciplinary action to report. Public information concerning Ms. O’Kane’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. O’Kane does not have any other business activities.

### **Additional Compensation**

Ms. O’Kane does not receive any additional compensation for investment advisory services.

## Thomas J. Ptacin, CFP®

Thomas J. Ptacin (b. 1975) is a financial advisor with Savant Capital, LLC

### Educational Background

M.B.A., University of Montana, Missoula, MT	2003
B.S., Business, Finance and Economics	
University of Wisconsin, Eau Claire, WI	1998

### Professional Designations and Licenses

Certified Financial Planner™ (CFP®)	2006
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### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	08/2006–01/2012
Trader, Savant Capital Management, Inc.	05/2004–07/2006
Director of Supervision – Investment Operations	
Northwestern Mutual	09/1998–12/2003

### Disciplinary Information

Mr. Ptacin does not have any disciplinary action to report. Public information concerning Mr. Ptacin's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Ptacin does not have any other business activities.

### Additional Compensation

Mr. Ptacin does not receive any additional compensation for investment advisory services.

## **Eric J. Schaefer, CFP®**

Eric J. Schaefer, (b. 1987) is a financial advisor with Savant Capital, LLC

### **Educational Background**

B.S., Finance, Virginia Polytechnic Institute and State University, Blacksburg, VA	2009
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### **Professional Designations and Licenses**

Certified Financial Planner™ (CFP®)	2012
NASAA Series 66	2010

### **Business Background**

Financial Advisor, Savant Capital, LLC	06/2012–Present
Planning Associate, The Monitor Group, Inc.	08/2011–06/2012
Planning Assistant, Edelman Financial Services, LLC	08/2010–07/2011
Registered Administrative, Sanders Morris Harris, Inc.	08/2010–07/2011
Associate Wealth Manager, Adviceone	07/2009–08/2010
Registered Representative, Securities Service Network	11/2009–08/2010

### **Disciplinary Information**

Mr. Schaefer does not have any disciplinary action to report. Public information concerning Mr. Schaefer's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Schaefer does not have any other business activities.

### **Additional Compensation**

Mr. Schaefer does not receive any additional compensation for investment advisory services.



## Steven A. Starnes, CFP®

Steven A, Starnes, (b. 1978) is a financial advisor with Savant Capital, LLC

### Educational Background

M.B.A., Economics, Darden School of Business, University of Virginia, Charlottesville, VA	2010
B.A., Economics, University of Michigan, Ann Arbor, MI	2001
B.A., Aerospace Engineering, University of Michigan, Ann Arbor, MI	2001

### Professional Designations and Licenses

Certified Financial Planner™ (CFP®)	2007
NASAA Series 65	2007

### Business Background

Financial Advisor, Savant Capital, LLC	06/2012–Present
Planning Assistant, The Monitor Group, Inc.	01/2006–06/2012
Financial Planner, Vintage Financial	05/2004–09/2005

### Disciplinary Information

Mr. Starnes does not have any disciplinary action to report. Public information concerning Mr. Starnes's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Starnes does not have any other business activities.

### Additional Compensation

Mr. Starnes does not receive any additional compensation for investment advisory services.

## Nicholas J. Toman

Nicholas J. Toman (b. 1969) is a financial advisor with Savant Capital, LLC

### Educational Background

B.B.A., Accounting, University of Wisconsin, Whitewater, WI	1991
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### Professional Designations and Licenses

NASAA Series 65	2011
NASAA Series 6	2008
NASAA Series 63	2008

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	11/2011–01/2012
Financial Representative, Country Financial	11/2008–11/2011
Account Executive, Badger Funding	07/2007–05/2008
Account Executive, JP Morgan Chase	01/2007–07/2007
Account Executive, Option One Mortgage	06/2003–01/2007
Mortgage Broker, Apex Financial	06/2001–06/2003

### Disciplinary Information

Mr. Toman does not have any disciplinary action to report. Public information concerning Mr. Toman's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Toman does not have any other business activities.

### Additional Compensation

Mr. Toman does not receive any additional compensation for investment advisory services.

## Supervision

Supervision of Savant's Investment Advisory Representatives is performed by David Barton, Director of Advisory and Business Development, who reports to Richard Bennett, Chief Operating Officer of Savant Capital, LLC. Overall compliance supervision is performed by Cindy Freese in her capacity as Chief Compliance Officer of Savant Capital, LLC, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Mr. Barton, Mr. Bennett, and Ms. Freese can be reached at 815-227-0300.

## Appendix A: Professional Designations - Qualifications and Related Criteria

### Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>)

Administered by fi360, the Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>) professional designation is the industry's first and only designation that demonstrates knowledge and competency in the area of fiduciary responsibility, and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF<sup>®</sup> mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination.

AIF designees have a reputation in the industry as being the best positioned to implement a prudent process into their own investment practices, as well as being able to assist others in implementing proper policies and procedures. For this reason, the AIF was named one of the "Ten Most Wanted" designations in the investment industry in *Financial Planning* magazine.

**Curriculum** The AIF program is offered in three distinct training formats: candidates may complete a Web-based Program; a Capstone Program (blended learning experience that combines the Web-based Program with a 1-day classroom session); or a Custom Program. The various training formats cater to the needs of the busy professional, yet deliver the same curriculum. Each format concludes with an examination in order to apply for and earn the AIF designation.

**Examination Requirements** Candidates for the AIF designation will be required to take a 90-minute, closed-book accreditation exam that must be passed with a 75% or better. The examination is administered at the conclusion of training for Capstone participants, and as an online examination for Web-based participants. Please note that a proctor is required for online examinations. At the end of the program, students need to submit a designee application with the first annual payment of the designation fee, and agree to abide by the designation's Code of Ethics in order to earn the AIF designation.

**Additional Requirements** Once accredited, AIF designees have the following annual obligations:

- Sign and agree to abide by a Code of Ethics
- Complete appropriate continuing education requirements
- Submit a renewal application along with the annual dues

**Continuing Education Requirements** AIF designees are required to complete six hours of continuing education annually. The continuing education offerings are conveniently provided online via downloadable audio recordings and podcasts. This service is provided as part of the annual dues and requires no additional charge. Two hours may be fulfilled from outside sources.

## Accredited Investment Fiduciary Analyst™ (AIFA®)

Administered by fi360, the Accredited Investment Fiduciary Analyst™ (AIFA®) professional designation is the first and only designation that focuses on the process of conducting fiduciary assessments. The AIFA designation not only signifies the same thorough knowledge of the prudent process for investment fiduciaries that the AIF designation represents, but also the ability to perform assessments of that process. AIFA designees' primary function is to perform, or assist in, assessments of an investment steward's, advisor's, or manager's conformance to a Global Fiduciary Standard of Excellence using fi360's ISO-like procedure of assessment. AIFA designees possess the ability and knowledge to advise clients of deficiencies in investment processes. It is also the required mark to perform a CEFEX Fiduciary Certification, the independent recognition of a fiduciary's conformity to all fiduciary practices and criteria.

**Prerequisites** To become an AIFA, one must have graduated from fi360's AIF training. In addition, there are specific prerequisite work experiences.

**Curriculum** The AIFA program is offered as a 3-day classroom-based program conducted at several universities and training facilities across the world. The classroom program uses a traditional style of instruction, incorporating and encouraging class participation throughout the program. Team and individual exercises are part of the program structure as well as team presentations of exercise findings and conclusions. All class participation, including group and individual exercises, carry weight in the grading process.

The course focuses on the process of conducting fiduciary assessments. It addresses new audit requirements under the Pension Protection Act of 2006 and enables those who attain the AIFA designation to conduct assessments leading to certifications of adhering to Global Fiduciary Standards of Excellence. Instructors teach participants the four steps that comprise the standard, the practices, and the criteria necessary to fulfill each step, and the assessment techniques to verify conformity to the standard.

The course culminates with an accreditation exam for those wishing to obtain the AIFA designation. The evaluation of your success in the program is based on three main factors: AIFA quiz, the final exam, and participation.

**Additional Requirements** Once accredited, AIFA designees have the following obligations:

- Sign and agree to abide by a Code of Ethics.
- Complete appropriate continuing education requirements.
- Maintain current contact information in fi360's designee database.
- Remit annual dues.
- **Continuing Education Requirements** AIFA designees are required to complete 10 hours of continuing education annually. The continuing education offerings are conveniently provided online via downloadable audio recordings and podcasts. This

service is provided as part of the annual dues and requires no additional charge. Two hours may be fulfilled from outside sources.

## **Certified Financial Planner™ (CFP®)**

The CFP® certification process, administered by CFP Board, identifies that those individuals who have been authorized to use the CFP® certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism, and diligence when dealing with clients.

CFP certificants must pass the comprehensive CFP Certification Examination; pass CFP Board's Candidate Fitness Standards; agree to abide by CFP Board's Code of Ethics and Professional Responsibility, which puts clients' interests first; and comply with the Financial Planning Practice Standards, which spell out what clients should be able to reasonably expect from the financial planning engagement. These are just some of the reasons why the CFP® certification is becoming increasingly recognized.

To become certified, candidates are required to meet the following initial certification 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).

**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.

**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.

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.

## Certified Public Accountant (CPA)

One of the world's leading licensing examinations, the Uniform CPA Examination serves to protect the public interest by helping to ensure that only qualified individuals become licensed as Certified Public Accountants (CPAs). The exam is one of the "Three E's" – education, examination, and experience – that are required for licensure as a CPA. Consequently, passing the examination is not, in itself, sufficient to meet requirements for licensure.

**Licensing** The licensing authority and requirements for CPAs falls under the jurisdiction of the Board of Accountancy for the state, district, or country in which a CPA practices. In adherence to the AICPA mission, the Institute seeks the highest possible level of uniform certification and licensing standards while promoting and protecting the CPA designation. The national organization representing the state boards is the National Association of State Boards of Accountancy (NASBA).

**Requirements** The requirements, which are set by each state board of accountancy, include:

1. Completing a program of study in accounting at a college or university.
2. Passing the Uniform CPA Exam.
3. Obtaining a specific amount of professional work experience in public accounting (the required amount and type of experience varies according to licensing jurisdiction).

**Ethics** Upon joining the AICPA, a member agrees to abide by its Code of Professional Conduct and Bylaws adopted by a vote of the membership. The bylaws provide a structure for enforcement of the Code by the Institute's Professional Ethics Division. When allegations come to the attention of the Ethics Division regarding a violation of the Code, the division investigates the matter, under due process procedures, and depending upon the facts found in the investigation, may take a confidential disciplinary action, settle the matter with suspension or revocation of membership rights, or refer the matter to a panel of the Trial Board Division for a hearing. The bylaws mandate publishing the member's name if he or she is found guilty by a hearing panel, suspended, or expelled by settlement.

The bylaws of 51 state and/or territorial CPA societies provide for their participation in a Joint Ethics Enforcement Program so that, depending upon membership status, actions taken by one or more of these societies or the AICPA are in the names of both the society and AICPA. State regulatory agencies (Boards of Accountancy) issue practice licenses to CPAs and only those

agencies may act to affect those licenses. The AICPA does not license CPAs. Those state regulatory agencies may take disciplinary action affecting practice licenses under statutes, regulations, and rulings of the state. Also, the Securities and Exchange Commission (SEC) and other Federal government agencies may, under Federal law or regulation, discipline CPAs who practice before these agencies.

## **Certified Trust and Financial Advisor (CTFA)**

The Certified Trust and Financial Advisor (CTFA) designation signifies that an individual working in this field has attained comprehensive training in the following professional knowledge areas: Fiduciary & Trust Activities, Financial Planning, Tax Law & Planning, Investment Management, and Ethics.

The certification is designed to:

- Establish a recognized standard of knowledge and competence for the trust and wealth advisory field
- Formally recognize those who meet these standards
- Provide employers and clients with a tool to identify skilled, knowledgeable professionals
- Support the benefits of professional continuing education and development

**Curriculum** Candidates must pass an examination that covers the knowledge areas below:

- Fiduciary & Trust Activities (25% of the exam)
- Financial Planning (25% of the exam)
- Tax Law & Planning (25% of the exam)
- Investment Management (20% of the exam)
- Ethics (5% of the exam)

**Additional Requirements** Candidates must meet the experience, education, ethics and examination requirements determined to be competency measures for wealth management professionals.

- Professional Experience & Education – Candidates must meet one of the following requirements:
  - A minimum of three years experience in wealth management as well as completion of an ICB-approved wealth management training program.
  - Five years experience in wealth management and a bachelor's degree.
  - Ten years experience in wealth management.
- Professional Reference – Candidates must submit one letter of recommendation from their manager attesting to their qualifications for certification, including their wealth management experience and ethical character. Wealth management experience is defined as direct experience in the various facets of delivering financial planning and fiduciary services relating to trusts, estates, IRAs and individual asset management



accounts. This experience further includes providing administrative, investment management, tax, legal and marketing services.

- Ethics Statement – Candidates must sign ICB's Professional Code of Ethics statement, which is the last page of the application.
- Application – Candidates must complete and submit an application, affirming that they comply with the eligibility requirements at the time of submission, and pay the application fee.

**Continuing Education Requirements** Every three years, certificants must complete three continuing education credits in Ethics, and 45 credits of continuing education in each of the following four knowledge areas (a minimum of six hours is required in each):

- Fiduciary and Trust Activities
- Personal Financial Planning
- Tax Law
- Investments Management

## **Chartered Financial Analyst® (CFA®)**

The Chartered Financial Analyst® (CFA®) designation is conferred by the CFA Institute. A financial analyst seeking membership to the CFA Institute must:

- meet eligibility requirements
- fully comply with the CFA Code of Ethics and Standards of Professional Conduct
- study books, journal articles, and other readings designated by the Institute
- successfully pass three examinations, each approximately six hours in length and administered by the CFA Institute

The candidate for the CFA designation must have at least a single current and principal engagement:

- in financial analysis of securities investment for a bank, investment company, insurance company, or other financial services or investment management firms
- as an assistant, associate, or full professor or dean of a college or university, who teaches and/or researches
- as an economist involved in financial analysis of securities investment
- as a portfolio manager
- as a financial analyst of securities investment within a public agency
- as a financial analyst of securities investment for a corporate pension, profit sharing or other retirement fund
- as a manager of financial analysts or portfolio managers involved with securities investment and who, before assumption of management obligations, was a financial analyst or portfolio manager

The CFA is awarded to candidates who have passed the examinations and met the other requirements specified by the CFA Institute.

## Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

The ChFC® program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

**Curriculum** Candidates must pass an examination for the following six required courses and two elective courses to earn the ChFC designation:

Required Courses

HS 300: Financial Planning: Process and Environment

HS 311: Fundamentals of Insurance Planning

HS 321: Income Taxation

HS 326: Planning for Retirement Needs

HS 328: Investments

HS 330: Fundamentals of Estate Planning

HS 332: Financial Planning Applications

Elective Courses (choose 2)

HS 322: The Financial System in the Economy

HS 334: Estate Planning Applications

HS 352: Financial Decisions for Retirement

As a general rule, candidates should plan to spend 50-70 hours studying for each course. The program can be completed as quickly as a candidate desires, but most students complete their designation requirements within 15-24 months.

**Examination Requirements** Each exam is a two-hour, 100 question, computer-administered exam.

**Additional Requirements** Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

**Continuing Education Requirements** Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If you do not fall into one of these categories, you are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor

- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

## **Chartered Life Underwriter<sup>®</sup> (CLU<sup>®</sup>)**

The Chartered Life Underwriter<sup>®</sup> (CLU<sup>®</sup>) credential is specifically designed to enhance the knowledge of people employed in the life insurance industry. Most, but not all, individuals who seek or have earned this designation are also licensed insurance agents or brokers. The CLU is conferred only upon successful completion of a ten-part course of study that covers fundamentals of economics, finance, taxation, investments, and other areas of risk management as they apply to life insurance. The course of study can be completed through home study or by attendance of courses offered by either a branch of the American Society of Chartered Life Underwriters or an affiliated college or university.

Enrollment in the CLU program requires that an individual have at least three years of professional experience in the insurance industry, preferably in life insurance. There are no degree requirements, although a high school diploma is strongly suggested. Three recommendations from clients and/or professional colleagues are also requested. The course of study consists of ten college-level courses, each lasting approximately 15 weeks. A three-hour examination taken at the conclusion of each course must be passed to successfully complete the program.

## **Certified Medical Planner (CMP<sup>®</sup>)**

A Certified Medical Planner<sup>®</sup> undertakes a year long study of topics specifically related to financial planning for medical professionals. A CMP<sup>®</sup> has an expertise in catering to the needs of doctors in order to meet their specific financial goals.

Contemporaneous new concepts like: Health Insurance Portability and Accountability Act (HIPAA); Occupational and Safety Health Administration (OSHA); human resource management and employee outsourcing; medical information technology; fixed rate capitation and traditional reimbursement; Medicare, Medigap, Medicaid and private healthcare economics; Activity Based Medical Cost Management (ABMCM); medical practice valuations and appraisals; office sales and contracting; medical unions; medical compliance matters, physician HMO, IPA, MCO and PPO contracting; marketing, advertising, sales and cost volume profit analysis are covered.

## Certified Retirement Counselor (CRC®)

The Certified Retirement Counselor® (CRC®) designation, offered through The International Foundation for Retirement Education (InFRE), recognizes retirement planning professionals who demonstrate a mastery of subject matter, a commitment to the retirement planning profession, and adherence to a code of ethics and continuing education requirements.

**Prerequisites** Candidates for CRC certification **must meet the following eligibility requirements:**

- Bachelor's degree (or higher) or its equivalent in any discipline from an accredited college or university and a minimum of two years relevant retirement-related professional experience (within the last five years); or
- High school diploma or its equivalent and five years relevant retirement-related professional experience (within the past seven years); and
- A complete background check.

**Examination** The CRC certification examination was designed to ensure that all CRC certificants possess the necessary knowledge and skills to competently fulfill their responsibilities as retirement counseling professionals. The four-hour exam consists of 200 multiple-choice questions covering the domains of retirement counseling practice and knowledge.

**Additional Requirements** Upon passing the examination, candidates must initial the Certificate Holder's Statement indicating adherence to the CRC Code of Ethics.

**Continuing Education Requirements** To maintain use of the certification, certificants must annually complete 15 hours of approved continuing education and pay an annual renewal fee.

## Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®)

The Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®) program is offered through the College for Financial Planning® and focuses on the pre- and post-retirement needs of individuals, asset management, estate planning, and the entire retirement planning process using models and techniques from real client situations.

**Curriculum** The CRPC curriculum is based on a client-centered, problem-solving method that uses case studies to give students a hands-on approach to the material. Also included are thousands of open-ended, multiple choice, and case analysis questions that help candidates prepare for the national exam and equip them with the knowledge that will benefit their clients. Topics covered include the following:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans

- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning
- Retirement Cash Flow Considerations

**Examination** Candidates must pass an end-of-course, multiple-choice examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

**Additional Requirements** Candidates must sign and return the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also provide disclosure of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters, either self-disclosed or that are discovered by the College that are required to be disclosed.

**Maintenance Requirements** Continued use of the CRPC designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC designation by:

- Completing 16 hours of continuing education.
- Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.
- Paying a biennial renewal fee.

## Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS<sup>®</sup>)

The Chartered Retirement Planning Specialist<sup>SM</sup> (CRPS<sup>®</sup>) program is offered through the College for Financial Planning<sup>®</sup> and focuses on the design, installation, maintenance, and administration of retirement plans.

**Curriculum** The curriculum for the CRPS designation encompasses specific content covering both theory and practical application. The curriculum is developed by the college's faculty with input from the country's top investment and financial firms, giving students the benefit of applying their learning to real-world situations and cases. Topics covered include the following:

- Types & Characteristics of Retirement Plans
- Individual Retirement Accounts (IRAs)

- SEP, SIMPLE & SARSEP Plans
- Defined Contribution Plans
- 401(k) Plans
- Defined Benefit Plans
- Nonprofit Organization & Government Plans
- Qualified Plan & IRA Distributions
- Plan Design, Installation, Administration & Amendments
- Plan Establishment, Operation, Investment Objectives, Penalties & Termination
- Fiduciary Issues, Prohibited Transactions, Claims & Examinations

**Examination** Candidates must pass an end-of-course, multiple-choice examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

**Additional Requirements** Candidates must sign and return the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also provide disclosure of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters, either self-disclosed or that are discovered by the College that are required to be disclosed.

**Maintenance Requirements** Continued use of the CRPS designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS designation by:

- Completing 16 hours of continuing education.
- Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.
- Paying a biennial renewal fee.

## Enrolled Agent (EA)

An Enrolled Agent has earned the right to represent taxpayers before the Internal Revenue Service worldwide.

Enrolled Agents, like attorneys and certified public accountants (CPAs), may represent all taxpayers, from individuals with simple tax returns to Fortune 100 tax returns. Enrolled Agents face no restrictions on the types of tax matters they can handle and the IRS offices before which they can practice.

Enrolled Agents are licensed by the Department of Treasury and can represent taxpayers throughout the United States and overseas—wherever the IRS has an outpost. Most state and

local governments recognize the Enrolled Agent designation and grant representation powers to Enrolled Agents. Enrolled Agents may practice in any state without re-certifying, making this the most portable of all the tax licenses governed by IRS Circular 230.

**Required Curriculum** Candidates who wish to become an Enrolled Agent must meet the following qualifying criteria:

- Apply for enrollment using IRS Form 2587.
- Pass a background check to ensure that they have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or Enrolled Agent from practice before the IRS.
- Follow one of these two tracks:
  - Online Examination: Candidates must achieve passing scores on each of a three-part online Special Enrollment Examination (SEE).
  - IRS Experience: Candidates can become an enrolled agent by virtue of past service and technical experience working for the Internal Revenue Service in certain jobs or positions. Generally, there is a five-year experience requirement in positions that require certain levels of technical experience.