

**Brochure Supplements**

November 9, 2012

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

SEC File No. 801-43144

190 Buckley Drive  
Rockford, IL 61107

Phone: 815-227-0300  
Email: [info@savantcapital.com](mailto:info@savantcapital.com)  
Website: [www.savantcapital.com](http://www.savantcapital.com)

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).



## Table of Contents

|                                                                                                                                             |    |
|---------------------------------------------------------------------------------------------------------------------------------------------|----|
| Investment Committee.....                                                                                                                   | 5  |
| Thomas A. Muldowney, AIF <sup>®</sup> , CFP <sup>®</sup> , ChFC <sup>®</sup> , CLU <sup>®</sup> , CRC <sup>®</sup> , CMP <sup>®</sup> ..... | 5  |
| Brent R. Brodeski, AIFA <sup>®</sup> , CFA <sup>®</sup> , CPA, CFP <sup>®</sup> .....                                                       | 7  |
| Richard A. Bennett, AIF <sup>®</sup> , CFP <sup>®</sup> .....                                                                               | 9  |
| Glenn G. Kautt, CFP <sup>®</sup> , EA, AIFA <sup>®</sup> .....                                                                              | 11 |
| Investment Advisor Representatives .....                                                                                                    | 13 |
| Matthew D. Armstrong, CFP <sup>®</sup> .....                                                                                                | 13 |
| David F. Barton, CLU <sup>®</sup> , ChFC <sup>®</sup> .....                                                                                 | 14 |
| Gina M. Beall, CIMA <sup>®</sup> .....                                                                                                      | 15 |
| Tracy S. Beard, CFP <sup>®</sup> , AIF <sup>®</sup> .....                                                                                   | 16 |
| Wendy M. Blair, CFP <sup>®</sup> , ChFC <sup>®</sup> , AIF <sup>®</sup> .....                                                               | 17 |
| Sarah G. Boyd, CFP <sup>®</sup> .....                                                                                                       | 18 |
| U. Calvin Brown, Jr., CFP <sup>®</sup> .....                                                                                                | 19 |
| Derek A. Carter, CFP <sup>®</sup> .....                                                                                                     | 20 |
| Brian P. Conroy, CFP <sup>®</sup> , AIF <sup>®</sup> , CRPS <sup>®</sup> .....                                                              | 21 |
| Julie A. (Dreesen) Cook, CFP <sup>®</sup> .....                                                                                             | 22 |
| Daryl R. Dagit, CFP <sup>®</sup> .....                                                                                                      | 23 |
| Steven A. Geri, CFA <sup>®</sup> .....                                                                                                      | 24 |
| Scott F. Demler .....                                                                                                                       | 25 |
| Gabriel Gonzalez, CRPC <sup>®</sup> , CFP <sup>®</sup> .....                                                                                | 26 |
| Kevin M. Hrdlicka, CFP <sup>®</sup> , CFA <sup>®</sup> .....                                                                                | 27 |
| Theresa A. Harezlak, CFP <sup>®</sup> .....                                                                                                 | 28 |
| Tawn M. Jacobs, CPA/PFS, CFP <sup>®</sup> .....                                                                                             | 29 |
| Scott W. Kaiser, CFP <sup>®</sup> , AIF <sup>®</sup> .....                                                                                  | 30 |
| Brian J. Knabe, MD, CMP <sup>®</sup> , CFP <sup>®</sup> , FAAFP .....                                                                       | 31 |
| Jessica L. Knudsen, CFP <sup>®</sup> , CSRP <sup>®</sup> .....                                                                              | 32 |
| Gerard S. Korabik, AIFA <sup>®</sup> , CFP <sup>®</sup> , CRPS <sup>®</sup> .....                                                           | 33 |
| Adam W. Larson, CFA <sup>®</sup> .....                                                                                                      | 34 |

|                                                                                                      |    |
|------------------------------------------------------------------------------------------------------|----|
| Scott K. Laue, JD, CRPS <sup>®</sup> , CFP <sup>®</sup> .....                                        | 35 |
| Shayna A. Lebowitz, CFP <sup>®</sup> .....                                                           | 36 |
| Brent A. Lindell, CTFA, CFP <sup>®</sup> , AIF <sup>®</sup> .....                                    | 37 |
| Paul W. Lindvall .....                                                                               | 38 |
| Jakob C. Loescher, CRPC <sup>®</sup> , CFP <sup>®</sup> , ChFC <sup>®</sup> , AIF <sup>®</sup> ..... | 39 |
| Ryan G. Monette, CFP <sup>®</sup> .....                                                              | 40 |
| Grant W. Moore, CFP <sup>®</sup> , CRPC <sup>®</sup> , AIF <sup>®</sup> .....                        | 41 |
| Kristen R. O’Kane, CFP <sup>®</sup> .....                                                            | 42 |
| Thomas J. Ptacin, CFP <sup>®</sup> .....                                                             | 43 |
| Eric J. Schaefer, CFP <sup>®</sup> .....                                                             | 44 |
| Steven A. Starnes, CFP <sup>®</sup> .....                                                            | 45 |
| Nicholas J. Toman .....                                                                              | 46 |
| Supervision.....                                                                                     | 47 |
| Appendix A: Professional Designations - Qualifications and Related Criteria .....                    | 48 |

## 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<br>& 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 an owner of SCMI, Inc., which is an owner 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<br>Northern Illinois University, DeKalb, IL               | 1991 |
| B.S., Finance; minor in Economics<br>Northern Illinois University, DeKalb, IL                   | 1988 |
| Leading Professional Services Firm's Seminar<br>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 an owner of SCMI, Inc., which is an owner 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<br>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 an owner of SCMI, Inc., which is an owner 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 Kautt (b. 1948) is Vice Chairman of the Board, a Principal, and a financial advisor for Savant. Engaged in financial planning and consulting since 1981, Glenn received his MBA from Harvard Business School and is a President's Distinguished Scholar graduate of Purdue University.

He 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).

He has been a member of the Board of Trustees of the Foundation for Financial Planning for six years and chaired the Investment Committee for three years. 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 previous firm, The Monitor Group, 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, speaker and expert in advanced financial planning techniques, and business organization and development. He is a regular columnist for the industry's leading publication, *Financial Planning* magazine. 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 managed his previous firm's day-to-day operations, chaired the Investment Committee, and served as Chief Compliance Officer. He was a principal in several other planning firms, and served as a U.S. Navy Surface Warfare Officer. Glenn joined Team Savant in June 2012.

**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™ (AIFA®) | 2008 |
| Enrolled Agent (EA)                              | 1996 |
| Certified Financial Planner™ (CFP®)              | 1987 |
| NASAA Series 63                                  | 1985 |

**Business Background**

|                                                                         |                 |
|-------------------------------------------------------------------------|-----------------|
| Financial Advisor, Savant Capital, LLC                                  | 06/2012–Present |
| President, Chief Compliance Officer,<br>The Monitor Group, Inc.         | 05/1999–06/2012 |
| President, Chief Compliance Officer,<br>TMG Investment Advisory Company | 09/2004–06/2012 |
| Managing Member, Chief Compliance Officer,<br>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 is the owner of The Monitor Group, LLC, which is an owner of Savant Capital, LLC.

**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,<br>Augsburg College, Minneapolis, MN | 2002 |
|-----------------------------------------------------------------------------------------|------|

#### 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          | 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 |
|-----------------------------------------------------------------|------|

### 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,<br>Savant Capital, LLC                | 01/2012–Present |
| Director of Advisory and Business Development,<br>Savant Capital Management, Inc.    | 03/2011–01/2012 |
| Divisional Sales Manager, Second Vice President<br>Protective Life Insurance Company | 03/2006–03/2011 |
| Partner, Producers Financial Group Midwest                                           | 09/2002–03/2006 |
| Vice President Life and Annuity Division<br>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<sup>®</sup>**

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

### **Educational Background**

|                                                        |      |
|--------------------------------------------------------|------|
| M.B.A., DePaul University, Chicago, IL                 | 1998 |
| B.B.A. Finance, University of San Diego, San Diego, CA | 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,<br>Savant Capital, LLC             | 01/2012–Present |
| Senior Investment Research Analyst,<br>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,<br>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<sup>®</sup>, ChFC<sup>®</sup>, AIF<sup>®</sup>

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

|                                                                  |      |
|------------------------------------------------------------------|------|
| Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> ) | 2012 |
| Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> ) | 2010 |
| Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )     | 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,<br>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,<br>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<br>Fayetteville, AK | 1975 |

### **Professional Designations and Licenses**

|                                     |      |
|-------------------------------------|------|
| Certified Financial Planner™ (CFP®) | 1990 |
|-------------------------------------|------|

### **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.

## **Derek A. Carter, CFP®**

Derek A. Carter (b. 1973) is a Trader/Portfolio Coordinator with Savant Capital, LLC

### **Educational Background**

|                                                               |      |
|---------------------------------------------------------------|------|
| M.B.A., Edgewood College, Madison, WI                         | 2002 |
| B.S., Political Science, University of Wisconsin, Madison, WI | 1995 |

### **Professional Designations and Licenses**

|                                     |      |
|-------------------------------------|------|
| Certified Financial Planner™ (CFP®) | 2012 |
|-------------------------------------|------|

### **Business Background**

|                                         |                 |
|-----------------------------------------|-----------------|
| Trader/Portfolio Coordinator            |                 |
| Savant Capital, LLC                     | 01/2012–Present |
| Trader/Portfolio Coordinator            |                 |
| Savant Capital Management, Inc.         | 03/2008–01/2012 |
| Trader, Savant Capital Management, Inc. | 06/2003–03/2008 |

### **Disciplinary Information**

Mr. Carter does not have any disciplinary action to report. Public information concerning Mr. Carter'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. Carter does not have any other business activities.

### **Additional Compensation**

Mr. Carter 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 |
|----------------------------------------------|------|

### **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 |
|------------------------------------------------------|------|

### **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 Director of eSavant and 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  |
| Managing Director, InvestSimply, LLC           | 05/2010– 06/2012 |
| Strategic Director, Charles Schwab & Co., Inc. | 12/2003–05/2010  |
| Senior Associate, 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 does not have any other business activities.

### Additional Compensation

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



## 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 |
|-----------------------------------------------------------|------|

### Professional Designations and Licenses

|                 |      |
|-----------------|------|
| NASAA Series 66 | 2007 |
|-----------------|------|

|                |      |
|----------------|------|
| NASAA Series 7 | 2007 |
|----------------|------|

|                                                                |      |
|----------------------------------------------------------------|------|
| Accident/Health, Life, Variable Contract Insurance License, IL | 2007 |
|----------------------------------------------------------------|------|

### Business Background

|                                        |                 |
|----------------------------------------|-----------------|
| Financial Advisor, Savant Capital, LLC | 01/2012–Present |
|----------------------------------------|-----------------|

|                                                    |                 |
|----------------------------------------------------|-----------------|
| Financial Advisor, Savant Capital Management, Inc. | 03/2011–01/2012 |
|----------------------------------------------------|-----------------|

|                                 |                 |
|---------------------------------|-----------------|
| Financial Advisor, Edward Jones | 07/2007-03/2011 |
|---------------------------------|-----------------|

|                   |                 |
|-------------------|-----------------|
| Sales, Carpet One | 12/1996-07/2007 |
|-------------------|-----------------|

### 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<sup>®</sup>, CFP<sup>®</sup>**

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

### **Educational Background**

|                                                   |      |
|---------------------------------------------------|------|
| B.A., Finance, University of Phoenix, Phoenix, AZ | 2008 |
|---------------------------------------------------|------|

### **Professional Designations and Licenses**

|                                                                           |      |
|---------------------------------------------------------------------------|------|
| Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> )              | 2012 |
| Chartered Retirement Planning Counselor <sup>™</sup> (CRPC <sup>®</sup> ) | 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<br>Merrill Lynch & Co                           | 11/2007 – 02/2009 |
| Licensed Sales Associate, State Farm Insurance<br>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.

## **Kevin M. Hrdlicka, CFP<sup>®</sup>, CFA<sup>®</sup>**

Kevin M. Hrdlicka (b. 1986) is an Investment Research Analyst with Savant Capital, LLC

### **Educational Background**

|                                                                                                                    |      |
|--------------------------------------------------------------------------------------------------------------------|------|
| B.S., Business Administration, emphasis in Finance, minor in Economics,<br>Truman State University, Kirksville, MO | 2008 |
|--------------------------------------------------------------------------------------------------------------------|------|

### **Professional Designations and Licenses**

|                                                              |      |
|--------------------------------------------------------------|------|
| Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> ) | 2012 |
| Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> ) | 2012 |

### **Business Background**

|                                                                                |                 |
|--------------------------------------------------------------------------------|-----------------|
| Investment Research Analyst,<br>Savant Capital, LLC                            | 01/2012–Present |
| Investment Research Analyst,<br>Savant Capital Management, Inc.                | 02/2011–12/2011 |
| Portfolio Management Systems Administrator,<br>Savant Capital Management, Inc. | 05/2008–02/2011 |
| Intern, Savant Capital Management, Inc.                                        | 05/2007–08/2007 |

### **Disciplinary Information**

Mr. Hrdlicka does not have any disciplinary action to report. Public information concerning Mr. Hrdlicka'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. Hrdlicka does not have any other business activities.

### **Additional Compensation**

Mr. Hrdlicka 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 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,<br>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,<br>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<sup>®</sup>, AIF<sup>®</sup>**

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

### **Educational Background**

|                                                                                   |      |
|-----------------------------------------------------------------------------------|------|
| B.S. Business Administration, emphasis Finance, Rockford College,<br>Rockford, IL | 1986 |
|-----------------------------------------------------------------------------------|------|

### **Professional Designations and Licenses**

|                                                              |      |
|--------------------------------------------------------------|------|
| Accredited Investment Fiduciary (AIF <sup>®</sup> )          | 2012 |
| Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup> ) | 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,<br>Milwaukee, WI             | 2007 |
| Family Practice Residency, University of Illinois College of<br>Medicine, Chicago, IL | 1996 |
| M.D., University of Illinois College of Medicine, Chicago, IL                         | 1993 |
| B.S., Honors, Biomedical Engineering, Marquette University<br>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,<br>Residency Faculty, UICOM-R | 02/2008–Present |
| Medical Director, Swedish American Cardiopulmonary<br>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

### **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 |
|------------------------------------------------------|------|

### **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/<br>Ibbotson     | 01/2000–06/2006 |
| Senior Manager – Financial Planning Solutions<br>PriceWaterhouseCoopers | 12/1997–12/1999 |
| Senior Analyst – Pensions and Investments<br>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.

## **Adam W. Larson, CFA<sup>®</sup>**

Adam W. Larson (b. 1978) is a Research Analyst and Investment Research Team Lead with Savant Capital, LLC

### **Educational Background**

|                                                                                  |      |
|----------------------------------------------------------------------------------|------|
| B.S., Finance, emphasis in Investments, Northern Illinois University, Dekalb, IL | 2000 |
|----------------------------------------------------------------------------------|------|

### **Professional Designations and Licenses**

|                                                              |      |
|--------------------------------------------------------------|------|
| Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> ) | 2005 |
|--------------------------------------------------------------|------|

### **Business Background**

|                                                                        |                 |
|------------------------------------------------------------------------|-----------------|
| Investment Research Team Lead,<br>Savant Capital, LLC                  | 01/2012–Present |
| Senior Investment Research Analyst,<br>Savant Capital Management, Inc. | 10/2007–01/2012 |
| Financial Analyst, Greenlee Textron                                    | 04/2007–10/2007 |
| Financial Analyst, Kerry Ingredients                                   | 12/2005–04/2007 |
| Financial Analyst, Hamilton Sundstrand                                 | 06/2001–12/2005 |

### **Disciplinary Information**

Mr. Larson does not have any disciplinary action to report. Public information concerning Mr. Larson'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. Larson does not have any other business activities.

### **Additional Compensation**

Mr. Larson 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<br>AMCORE Investment Group NA                      | 03/1998–02/2008 |
| Vice President, Bank One, and its predecessor First<br>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,<br>Washington, DC | 2005 |
| B.S., Business Administration, emphasis Accounting, Boston University,<br>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,<br>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<br>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.

## Paul W. Lindvall

Paul W. Lindvall (b. 1947) is a financial advisor with Savant Capital, LLC

### Educational Background

|                                                                               |      |
|-------------------------------------------------------------------------------|------|
| National Employee Benefit Trust School, Northwestern University, Evanston, IL | 1996 |
| M.Ed., Secondary Math Education, University of South Carolina, Columbia, SC   | 1974 |
| B.A., Math Education, Central College, Pella, IA                              | 1970 |

### Professional Designations and Licenses

|                                                         |      |
|---------------------------------------------------------|------|
| NASAA Series 65                                         | 2012 |
| NASAA Series 63                                         | 2008 |
| NASAA Series 6                                          | 2008 |
| Life, Health, Variable Contracts Insurance Licenses, IL | 2008 |

### Business Background

|                                                             |                 |
|-------------------------------------------------------------|-----------------|
| Financial Advisor, Savant Capital, LLC                      | 08/2012–Present |
| Client Relationship Manager, Great West Retirement Services | 03/2007–07/2012 |
| Trust Officer, US Bank                                      | 08/1998-02/2007 |

### Disciplinary Information

Mr. Lindvall does not have any disciplinary action to report. Public information concerning Mr. Lindvall'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. Lindvall does not have any other business activities.

### Additional Compensation

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

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

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

### **Educational Background**

B.S., Finance, minor in History, Northern Illinois University, DeKalb, IL 2008

### **Professional Designations and Licenses**

|                                                                           |      |
|---------------------------------------------------------------------------|------|
| Accredited Investment Fiduciary (AIF <sup>®</sup> )                       | 2012 |
| 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>, AIF<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**

|                                                              |      |
|--------------------------------------------------------------|------|
| Accredited Investment Fiduciary (AIF <sup>®</sup> )          | 2012 |
| 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,<br>Charlottesville, VA     | 2012 |
| Executive Certificate in Financial Planning, Georgetown University,<br>Washington, DC | 2006 |
| B.S. Business Administration, Wake Forrest University<br>Winston-Salem, NC            | 2003 |

### **Professional Designations and Licenses**

|                                     |      |
|-------------------------------------|------|
| Certified Financial Planner™ (CFP®) | 2007 |
|-------------------------------------|------|

### **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<br>University of Wisconsin, Eau Claire, WI | 1998 |

### Professional Designations and Licenses

|                                     |      |
|-------------------------------------|------|
| Certified Financial Planner™ (CFP®) | 2006 |
|-------------------------------------|------|

### 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<br>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,<br>Blacksburg, VA | 2009 |
|---------------------------------------------------------------------------------------|------|

### **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,<br>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 |
|-------------------------------------------------------------|------|

### 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<sup>®</sup> (CFA<sup>®</sup>)**

The Chartered Financial Analyst<sup>®</sup> (CFA<sup>®</sup>) 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

## **Certified Investment Management Analyst (CIMA)**

The Certified Investment Management Analyst (CIMA) certification program is the only credential designed specifically for financial professionals who want to attain a level of competency as an advanced investment consultant. The CIMA professional integrates a complex body of investment knowledge to provide objective investment advice and guidance to individuals and institutions. That knowledge is applied systematically and ethically to assist clients in making prudent investment decisions.

This CIMA designation focuses on asset allocation, ethics, due diligence, risk measurement, investment policy and performance measurement.

**Prerequisites** Only individuals who are investment consultants with at least three years of professional experience are eligible to try to obtain this certification, which signifies a high level of consulting expertise. The Investment Management Consultants Association offers the CIMA courses.

**Requirements** The CIMA certification program requires that candidates meet all eligibility requirements, including experience, education, examination and ethics. There are five steps that must be completed to earn the certification:

1. Submit the CIMA certification program application and fee and undergo a background check.
2. Pass the online qualification examination.
3. Schedule into and complete the education program with a registered education provider over a five-day period.
4. Submit the certification examination application and fee and pass the classroom certification examination.
5. Sign the licensing agreement, submit the initial certification fee, and agree to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks.

**Continuing Education Requirements** Individuals who hold CIMA designations are required to prove their expertise through continual recertification, which requires CIMA designees to complete at least 40 hours of continuing education every two years.

## **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<sup>®</sup>)**

The Certified Retirement Counselor<sup>®</sup> (CRC<sup>®</sup>) 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<sup>®</sup>)

The Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC<sup>®</sup>) program is offered through the College for Financial Planning<sup>®</sup> 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.

## Certified Specialist in Retirement Planning<sup>®</sup> (CSRP)

The Certified Specialist in Retirement Planning<sup>®</sup> (CSRP) designation is conferred by the National Institute for Excellence in Professional Education, LLC.

**Prerequisites** All candidates must satisfy a points requirement comprising education, previous licenses and designations, and experience.

**Curriculum** Candidates must complete a curriculum of five core and two elective courses and pass a related exam for each.

### **Required Courses**

- Surgent McCoy's Guide to Wall Street Investments & Their New Tax Implications
- New Critical Decisions in Selecting the Best Retirement Plan for Small Businesses in 2012
- Everything You Need to Know About Retirement Plan Distributions
- Determining How Much Money You Need to Retire and Tax Ideas and Money Management in Retirement
- What Every CPA Should Know About Life Insurance Products and Planning

### **Elective Courses**

- What Every Professional Should Know About Elder Care Planning

- Advanced Tips and Tricks of Investment Tax Management to Enhance Client Wealth Accumulation and Retirement Security
- Surgent McCoy's Guide to Designing and Administering the New Roth 401(k), Traditional 401(k), SIMPLE, and Cafeteria Plans
- Complete Strategies for Maximizing Contributions, Rollovers, Distributions, and Estate Planning of IRAs, SIMPLEs, SEPs, and Roths
- Social Security, Medicare, and Prescription Drug Retirement Benefits: What Every Baby Boomer Needs to Know Now

**Additional Requirements** All candidates are required to sign the National Institute ethics statement.

**Continuing Education Requirements** Designation holders are required to obtain 16 hours of continuing education every two years to maintain their designation in good standing.

## 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.

## Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. The PFS credential is administered through the AICPA.

**Prerequisites** To be eligible to pursue the PFS designation, a candidate must:

- hold an unrevoked CPA license
- fulfill 3,000 hours of personal financial planning business experience
- be an active member of the AICPA

**Requirements and Examination** To attain the PFS credential, a candidate must:

- complete 80 hours of personal financial planning CPE credits
- pass a comprehensive financial planning exam

**Maintenance Requirements** To maintain their PFS credential, the recipient must:

- pay an annual \$350 fee
- meet CPA/PFS recertification requirements every three years
- be in good standing with their AICPA membership
- hold a valid and unrevoked CPA permit, certificate or license issued by a legally constituted state authority
- adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*
- complete 60 hours of financial planning CPE credits related to the PFP body of knowledge every three years
- submit a signed Statement of Intent to comply with all recertification requirements (CPA/PFS Credential holders will be instructed to report their recertification requirements at the appropriate time)