

## **Item 1**

Glikman, Karen D

GLIKMAN / ASSOCIATES  
55 SHAVER STREET  
SUITE 230  
SAN RAFAEL, CA 94901  
Phone: 415-456-0448

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This brochure supplement provides information about Glikman, Karen D that supplements the GLIKMAN/ASSOCIATES brochure. You should have received a copy of that brochure. Please contact us at 415-456-0448 if you did not receive GLIKMAN/ASSOCIATES's brochure or if you have any questions about the contents of this supplement.

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

## **Item 2 - Educational Background and Business Experience**

Karen D. Glikman, CFP®

Born 1954, Oakland CA, USA

1993 - NASD (now FINRA) Series 26

1987 - Certified Financial Planner (TM) designation conferred by College of Financial Planning (program now administered by Certified Financial Planner Board of Standards, Inc)

1985 - NASD (now FINRA) Series 7

1985 - Life and Health Agent License issued by CA Dept of Insurance

1979 - M.A. Anthropology, San Francisco State University CA

1976 - B.A. San Francisco State University CA

Karen D. Glikman, CFP® founded Glikman/Associates in 1990 and has been a partner of Glikman/Associates since 1992. The CFP® designation is the official designation earned from the Certified Financial Planner Board of Standards, Inc. This designation is conferred to individuals who successfully pass an education program to develop their theoretical and practical financial planning knowledge. After completion of the educational program, an exam must be passed which covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance. Once the CFP® designation has been earned, in order to maintain the CFP® designation, the certificant is required to undergo 30 hours of study every two years, including two hours from a pre-approved program on CFP Board's Code of Ethics and Professional Responsibility or Financial Planning Practice Standards.

To maintain a Life and Health Agent license with the State of California, an agent is required to earn a minimum of 24 hours of study every two years, including 4 hours of Ethics continuing education.

### **Item 3 - Disciplinary Information**

Karen D. Glikman has never been the subject of any legal or disciplinary event, criminal or civil action in domestic, foreign or military court or subject to proceedings brought about by a self-regulatory organization.

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

Karen Glikman, CFP® is a Registered Representative of Financial Telesis, Inc. As described in ADV Part 2A, less than 5% of our business is from mutual fund sales that generate commissions and trails. These mutual fund sales are placed through a broker/dealer:

Financial Telesis Inc  
4340 Redwood Highway Suite A23  
San Rafael CA 94903  
(415) 526-2750  
James H. Williams, III, Principal

Karen Glikman is licensed with the State of California for the sale of health, life, disability and long term care insurance products. Karen has current contracts with Anthem Blue Cross, Genworth and Jackson National Life. She receives renewal commissions from policies previously placed with UnumProvident Life and Disability, MetLife (for policies placed with The Travelers), Reassurance (for policies placed with Royal Maccabees).

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

### **Item 6 - Supervision**

Glikman/Associates is a two partner firm. Karen Glikman, CFP® develops investment strategies for all client accounts in tandem with M. C. Duboscq, CFP® in order to provide continuity of objective and seamless client service. Responses to clients by e-mails are monitored by cc'ing both partners, all mail is reviewed by both partners prior to delegating tasks to appropriate partner. All trades are viewed by both partners via daily software downloads.

Karen Glikman, CFP® is supervised by  
M.C. Duboscq, CFP®  
Glikman/Associates  
55 Shaver Street Suite 230  
San Rafael, CA 94901

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