

## Item 1- Cover Page



Garth A. Williams, MBA, CFP®

Honu Wealth Management

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2/14/2012

**This Brochure Supplement provides information about Garth A. Williams that supplements the Honu Wealth Management Brochure. You should have received a copy of that Brochure. Please contact Garth A. Williams if you did not receive Honu Wealth Management's Brochure or if you have any questions about the contents of this supplement.**

## Item 2- Educational Background and Business Experience

**Garth A. Williams**, Born 1963

### **Education and Designations:**

College for Financial Planning, CFP®

Santa Clara University, MBA

University of the Pacific, BS Electrical Engineering

### **Business Background:**

Honu Wealth Management, Owner and Chief Compliance Officer      2006 to Present

The Certified Financial Planner™ (CFP®) certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university).
- Examination – Pass the comprehensive CFP® Certification Examination.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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.

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

Garth A. Williams has no material legal or disciplinary events to disclose.

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

Garth A. Williams has no other business activities to disclose.

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

Garth A. Williams has no additional compensation to disclose.

### **Item 6 - Supervision**

Honu’s Compliance Policy Manual includes the policies and procedures that Garth A. Williams must adhere to when providing advice to clients. For more information please contact Garth A. Williams, Chief Compliance Officer, phone 650.917.3400.

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

State registered advisers are required to disclose all material facts regarding several additional events over and above the events required under Item 3. No information is applicable to this Item.