



Client Brochure

FORM ADV PART 2A

This brochure provides information about the qualifications and business practices of Guidance Point Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (617) 869-6653 or by email at: wdelcol@guidancepointllc.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Guidance Point Advisors, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Guidance Point Advisors, LLC's CRD number is: 148768

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Date: 03/19/2012

Item 2: Material Changes

There are no material changes to report since our last updated brochure dated August 16, 2011.

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Item 4: Advisory Business

Description of the Advisory Firm

Guidance Point Advisors, LLC (“GPA”) has been in business since October 2008, and the principal owners are Wesley Austin Del Col and Robert Egidio Del Col. Robert Egidio Del Col is not involved in the activities of GPA.

Types of Advisory Services

GPA provides fee-based investment supervisory services, financial planning services and retirement income planning services to advisory clients.

Investment Supervisory Services

GPA offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. GPA practices both custom management and utilizes model portfolios to meet the client’s objectives. The firm’s primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. GPA creates an Investment Policy Statement for each client, which outlines the client’s current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client’s specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Personal investment policy
- Asset allocation
- Asset selection
- Risk tolerance
- Regular portfolio monitoring

GPA evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Retirement Planning Services

Retirement income planning services are intended to offer comprehensive guidance related to the management of a client's assets and income over the course of their retirement. GPA will attempt to provide accurate and comprehensive advice and recommendations about how to address a number of key questions concerning a client's retirement future.

Financial Planning Services

Financial plans and financial planning may include recommendations for portfolio customization and may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on fixed fees or hourly fees and the final fee structure is documented in the Financial Planning Agreement.

Selection of Other Advisers

GPA may direct clients to a third party money manager, Envestnet Portfolio Solutions, Inc. ("Envestnet"). GPA will be compensated via a fee share from Envestnet to which it directs those clients. This relationship will be disclosed in each contract between GPA and Envestnet. The fees shared will not exceed any limit imposed by any regulatory agency. Before selecting other advisers for clients, GPA will always ensure those other advisers are properly licensed or registered as investment advisers.

Newsletter

GPA provides a quarterly newsletter, free of charge, to its clients and prospects offering general investment advice and other relevant information.

Services Limited to Specific Types of Investments

GPA limits its investment advice and/or money management to exchange listed securities, over-the-counter securities, foreign securities, warrants, options, corporate debt securities, CDs, municipal securities, mutual funds, ETFs, third party money managers, REITs, and United States government securities to accomplish this objective.

GPA measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. GPA may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. GPA may recommend specific stocks to increase sector weighting and/or dividend potential. GPA may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio.

GPA may also recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance. GPA may use other securities as well to help diversify a portfolio when applicable.

Client Tailored Services and Client Imposed Restrictions

GPA offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets of each client.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent GPA from properly servicing the client account, or if the restrictions would require GPA to deviate from its standard suite of services, GPA reserves the right to end the relationship.

Amounts Under Management

GPA has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$73,000,000.	\$0.00	02/22/2012

Item 5: Fees and Compensation

Fee Schedule

Investment Supervisory & Retirement Planning Services Fees

Total Assets Under Management	Annual Fee
First \$250,000	1.25%
Next \$250,000	1.00%
Next \$500,000	0.75%
Above \$1,000,000	0.50%

These fees are negotiable and the final fee schedule is attached in the Investment Advisory Contract. Fees are paid quarterly in arrears, and clients may terminate their contracts with one day's written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the Investment Advisory Contract.

Fees are based in most cases on the average daily balance for the entire quarter, or in some cases, on the average balance for the preceding quarter based on the beginning balance and month end balances for the quarter. The management fee will be in the range of 0.50% to 1.25% based on the amount of assets to be managed, the number of services utilized and the products selected. In some cases, the client may be charged a flat annual fee in lieu of the average balance method. Advisory fees are withdrawn directly from the client's accounts with the client's written authorization.

Fees for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. A client could invest in these products directly, without the services of GPA. In that case, the client would not receive the services provided by GPA which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the product sponsor and the fees charged by GPA to fully understand the total fees to be paid.

At no time will GPA accept or maintain custody of a client's funds or securities except for authorized fee deduction. Client is responsible for all custodial and securities execution fees charged by the qualified custodian and executing broker-dealer. GPA fee

is separate and distinct from the qualified custodian and execution fees. See discussion in Item 12 of this brochure concerning broker/custodian.

Hourly Fees

Some clients will contract to have retirement income planning and investment advisory services based on an hourly fee rather than based on the assets under management. Hourly fees will be billed at a rate of \$200 per hour, but may be negotiated and agreed upon in advance. Hourly fee-based clients are billed in arrears on a monthly basis upon completion of work. Because fees are charged in arrears, no refund is necessary.

Selection of Other Advisers Fees

GPA may direct clients to a third party money manager, Envestnet. GPA will be compensated via a fee share from Envestnet to which it directs those clients. This relationship will be disclosed in each contract between GPA and Envestnet. The fees shared will not exceed any limit imposed by any regulatory agency.

Financial Planning Services Fees

Fixed Fees

Depending upon the complexity of the situation and the needs of the client, the rate for creating client financial plans is between \$250 and \$2,500. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. The fees are negotiable and the final fee schedule will be attached in the Financial Planning Agreement. Clients may terminate their contracts without penalty within five business days of signing the Financial Planning Agreement and/or the Investment Advisory Contract.

Hourly Fees

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services is \$200. The fees are negotiable and the final fee schedule will be attached in the Financial Planning Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the Investment Advisory Contract.

Hourly and fixed Financial Planning fees are paid via check in arrears upon project completion.

Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees etc.). Those fees are separate and distinct from the fees and expenses charged by GPA. Please see Item 12 of this brochure regarding broker/custodian.

Outside Compensation for the Sale of Securities to Clients

Neither GPA nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

GPA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

GPA generally provides investment advice and/or management supervisory services to the following clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Corporations or Business Entities

Minimum Account Size

There is an account minimum, \$250,000, which may be waived by the investment adviser, based on the needs of the client and the complexity of the situation.

Item 8: Methods of Analysis, Investment Strategies and Risk of Investment Loss

Methods of Analysis and Investment Strategies

GPA's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis.

Charting analysis involves the use of patterns in performance charts. GPA uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Material Risks Involved

GPA uses Long Term Trading, Short Term Trading, Short Sales, Margin Transactions, and Options Writing (including covered options, uncovered options, or spreading strategies).

GPA utilizes investment strategies that are designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Short sales, margin transactions, and options writing generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Risks of Specific Securities Utilized

GPA generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

Relationships that are Material to this Advisory Business and Possible Conflicts of Interests

Wesley Austin Del Col owns 10% interest in Guidance Point Retirement Services, LLC ("GPRS"), a registered investment adviser with the Securities and Exchange Commission. Wesley Austin Del Col is not involved in the advisory activities of GPRS, and thus does not devote any time to GPRS. GPA and GPRS share an investment adviser representative ("IAR"). The IAR devotes approximately 75% of his time to GPRS and receives compensation for services rendered to GPRS.

Both Wesley Austin Del Col and the investment adviser representative will adhere to the standards set forth in the Code of Ethics to avoid or mitigate any potential conflict of interests that may arise. GPA will disclose these relationships prior to entering into advisory client relationships.

Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

GPA may direct clients to a third party money manager, Envestnet. GPA will be compensated via a fee share from Envestnet to which it directs those clients. This

relationship will be disclosed in each contract between GPA and Envestnet. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that GPA has an incentive to direct clients to the third party money managers that provide GPA with a larger fee split. GPA will always act in the best interests of the client, including when determining other third party managers to recommend to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.

Recommendations Involving Material Financial Interests

GPA does not recommend that clients buy or sell any security in which a related person to GPA has a material financial interest.

Investing Personal Money in the Same Securities as Clients

From time to time, representatives of GPA may buy or sell securities for themselves that they also recommend to clients. GPA will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are bought or sold.

Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of GPA may buy or sell securities for themselves at or around the same time as clients. GPA will always document any transactions that could be construed as conflict of interests and will always transact client business before their own when similar securities are bought or sold.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker/Dealers

The qualified custodians, include but are not limited to, Fidelity Brokerage Services LLC, Pershing LLC, Schwab Institutional, a division of Charles Schwab & Co., Inc. and TD AMERITRADE Institutional, Division of TD AMERITRADE, Inc., member FINRA/SIPC/NFA were chosen based on their relatively low transaction fees and access to mutual funds and ETFs. GPA will never charge a premium or commission on transactions, beyond the actual cost imposed by qualified custodian.

GPA has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client.

GPA's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. GPA will execute its transactions through an unaffiliated broker-dealer. The broker-dealer will be chosen based on the following: 1) the broker's capital depth, 2) the broker's market access, 3) the broker's transaction confirmation and account statement practices, 4) our knowledge of negotiated commission rates and spreads currently made available, 5) the nature and character of the markets for the security to be purchased or sold, 6) the desired timing of the transaction, 7) the execution, 8) clearance and settlement capabilities of the broker selected and others considered, 9) our knowledge of any actual or apparent operational problems of a broker and 10) the reasonableness of the commission or its equivalent for the specific transaction.

Based on the above criteria, GPA may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker. This would justify higher commissions (or their equivalent) than

other transactions requiring routine services. If GPA is directed by the client to direct trades to a specific broker dealer other than the qualified custodian typically used by GPA for trade execution, it is disclosed that GPA's ability to negotiate commissions (where applicable), obtain volume discounts, or otherwise obtain best execution may not be as favorable as might otherwise be obtained.

1. Research and Other Soft-Dollar Benefits

There is no minimum client number or dollar number that GPA must meet in order to receive free research from the qualified custodian or broker/dealer. There is no incentive for GPA to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. The first consideration when recommending broker/dealers to clients is best execution.

2. Brokerage for Client Referrals

GPA receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

GPA allows clients to direct brokerage. GPA may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage GPA may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices.

Aggregating (Block) Trading for Multiple Client Accounts

GPA maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our qualified custodian.

GPA may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of GPA's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner.

All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. GPA may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13: Reviews of Accounts

Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed upon request or at least annually only by Wesley Austin Del Col, Managing Member. Wesley Austin Del Col is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. Wesley Austin Del Col reviews all GPA accounts.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Wesley Austin Del Col.

Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly a written report detailing the clients account performance from their qualified custodian.

In addition, the client will receive other supporting reports from Mutual Funds, Asset Managers, Trust Companies or Custodians, Insurance Companies, Broker/Dealers and

others who are involved with client accounts. The client is encouraged to notify GPA if changes occur in his/her personal financial situation.

Clients are provided a one-time financial plan/retirement plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

Item 14: Client Referrals and Other Compensation

GPA does not receive any economic benefit, directly or indirectly from any third party for advice rendered to GPA clients. GPA may compensate persons who are not GPA personnel for client referrals.

Item 15: Custody

GPA's custody of clients' assets is limited to its authority to deduct advisory fees directly from the client's account (s) held by a qualified custodian. Clients will receive at least quarterly account statements from the qualified custodian and should carefully review those statements. If applicable, GPA urges clients to compare the account statements they receive from the qualified custodian with those they received from GPA.

Item 16: Investment Discretion

For those client accounts where GPA provides ongoing supervision, GPA maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities

GPA will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

Balance Sheet

GPA does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance.

Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

GPA does not have financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

Bankruptcy Petitions in Previous Ten Years

Neither GPA nor its management persons have been the subject of a bankruptcy petition.

Item 19: Requirements for State-Registered Advisers

See ADV Part 2B for information concerning the management persons of GPA.

Neither GPA nor its management persons have been involved in any criminal, civil, regulatory, or administrative proceedings.

This brochure supplement provides information about Guidance Point Advisors, LLC that supplements the Guidance Point Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Wesley Austin Del Col, Managing Member if you did not receive Guidance Point Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Wesley Austin Del Col is also available on the SEC's website at www.adviserinfo.sec.gov.



Form ADV Part 2B – Individual Disclosure Brochure

for

Wesley Austin Del Col

And

Benjamin Smith

Investment Adviser Representatives

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UPDATED: 3.19.2012

Item 2: Educational Background and Business Experience

Name: Wesley Austin Del Col

Born: 1973

Education Background and Professional Designations: CFP*

Education:

BA Psychology, Rhodes College – 1996

MBA, Boston College Carroll Graduate School of Management – 2003

Business Background:

2008 – Present

Managing Member
Guidance Point Advisors, LLC.

2004 – 2008

Senior Vice President, Wealth Management
Retirement System Group, Inc.

1997 – 2001

Sales Associate, Private Client Services
Lehman Brothers

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Wesley Austin Del Col is not engaged in any investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Wesley Austin Del Col does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Guidance Point Advisors, LLC.

Item 6: Supervision

As the co-owner and representative of Guidance Point Advisors, LLC, Wesley Austin Del Col supervises all duties and activities of the firm. Wesley Austin Del Col's contact information is on the cover page of this disclosure document.

Item 7: Requirements for State-Registered Advisers

Please refer to the Brochure, Items 18 and 19.

Item 2: Educational Background and Business Experience

Name: Benjamin Smith

Born: 1981

Education Background and Professional Designations: AIF** and CFA***

Education:

University of Maine, B.S., 2003 and MBA, 2004.

Business Background:

2012 – Present	Guidance Point Advisors, LLC.
2012 – Present	Guidance Point Retirement Services, LLC.
2005 – 2012	Acadia Trust, N.A, Portfolio Manager
2004 – 2005	Merrill Bank, Trust Assistant

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Benjamin Smith is a registered investment adviser representative with Guidance Point Retirement Services, LLC ("GPRS"). Benjamin devotes approximately 75% of his time to GPRS. Please refer to the Brochure, Item 10.

Item 5: Additional Compensation

Benjamin Smith receives additional compensation from Guidance Point Retirement Services, LLC, where he is a registered investment adviser representative. Please refer to the Brochure, Item 10.

Item 6: Supervision

Wesley Austin Del Col supervises Benjamin Smith's work. Wesley Austin Del Col's contact information is on the cover page of this disclosure document.

Item 7: Requirements for State-Registered Advisers

Please refer to the Brochure, Items 18 and 19.

*To become **CFP® certified**, an individual is required to meet the following four initial certification requirements:

Education

To take the CFP® Certification Examination, an individual must be knowledgeable in all of areas covered by the financial planning, as established by the CFP Board. There are three ways to complete the educational requirement: CFP Board-Registered Programs, Challenge Status or Transcript Review. Candidates for certification must have a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university.

Examination

Individuals are eligible for the CFP® Certification Examination upon satisfying the educational requirements. The CFP® Certification Examination assesses the individual's ability to apply financial planning knowledge in an integrated format to financial planning situations.

Experience

CFP Board requires an individual to have three years of full-time relevant personal financial planning experience.

Ethics

CFP® certification also requires each individual to adhere to CFP Board's *Code of Ethics and Professional Responsibility, Rules of Conduct* and *Financial Planning Practice Standards*, and acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*.

Remaining CFP® Certified

Certification Renewal

Individuals must complete 30 hours continuing education every two years, including 28 hours devoted to accepted financial planning topics and two hours from a pre-approved program of CFP Board's Standards of Professional Conduct.

****Accredited Investment Fiduciary (AIF)**

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

*****Chartered Financial Analyst® (CFA):** Becoming a CFA charterholder is voluntary; no federal or state law or regulation requires investment advisors or financial planners to become a CFA charterholder. However, the CFA program is a globally recognized standard for measuring portfolio management and investment analysis competence and integrity. The program is administered by CFA Institute, a global not-for-profit association of investment professionals.

The program requires candidates to study for and pass three levels of exams that measure a candidate's ability to apply the fundamental knowledge of investment principles at a professional level. Candidates who pass the exams and meet other requirements earn a CFA Charter.

The CFA® program is a graduate-level, self-study curriculum and examination program for investment specialists - especially securities analysts, money managers and investment advisors. To register in the CFA program, an applicant must have a bachelor's degree (or comparable non-US degree). Four years of qualified professional work experience or a combination of education and qualified work experience may be acceptable in lieu of a degree. The CFA program sets the global standard for investment knowledge, standards and ethics. The rigorous curriculum covers a broad range of investment topics and is committed to the highest ethical standards in the profession.

To be awarded the CFA charter, a candidate must pass the Level I, Level II, and Level III examinations and have at least four years of acceptable professional experience working in the investment decision-making process. Candidates must also exhibit a high degree of ethical and professional conduct.

Charterholders must comply with CFA Institute's Articles of Incorporation, Bylaws, Code of Ethics and Standards of Professional Conduct to maintain the Charter. In addition, they must annually submit a Professional Conduct Statement and pay membership dues. Failure to comply with CFA Institute's conditions, requirements, policies and procedures can result in disciplinary sanctions, including suspension or revocation of the right to use the CFA designation.