

Brochure Supplement

August 30, 2012

Ruedi Holder & Associates, Inc.

SEC File No. 801-70994

Daniel E. Holder President & Managing Member

3007 Village Office Place
Champaign, IL 61822

phone: 217-356-1400
email: lvollrath@rhafinancial.com
website: www.ruediholder.com

This brochure supplement provides information about Daniel Holder that supplements the Ruedi Holder & Associates, Inc. brochure. You should have received a copy of that brochure. If you did not receive an RHA brochure or if you have any questions about the contents of this supplement, please contact us at lvollrath@rhafinancial.com.

Additional information about Ruedi Holder & Associates, Inc., is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Daniel E. Holder (b. 1952) is the President and a Managing Member of Ruedi Holder & Associates, Inc.

A. Educational Background

B.S., Pre-Law, Northern Arizona University	1973
J.D., Loyola University School of Law	1979

B. Professional Designations and Licenses

Certified Public Accountant (CPA)	1982
CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional	1984

C. Business Background

President, Ruedi Holder & Associates, Inc.	09/2009–Present
Daniel E. Holder & Associates, Inc.	6/2001–Present
Executive Vice President, Strategic Capital Trust Co.	2001–09/2009

D. Professional Designations - Qualifications and Related Criteria

D.1. Qualifications for CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™ (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.

D.2. Qualifications for 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 by-laws 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.

Item 3: Disciplinary Information

Daniel E. Holder does not have any disciplinary action to report. Public information concerning Mr. Holder's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Daniel Holder owns Daniel E. Holder & Associates, Inc., an accounting firm that provides accounting, tax and related services and is compensated for doing so. Mr. Holder is also the President of Ruedi Holder & Associates, Inc. ("RHA"). Prospective clients are free to do business with the investment advisor of their choice.

Item 5: Additional Compensation

Other than what is described in Item 4 above, Mr. Holder does not earn additional compensation.

Item 6: Supervision

Daniel Holder is the President and a Managing Member of Ruedi Holder & Associates, Inc. Supervision of Mr. Holder is performed by Gery Sadzewicz, Chief Compliance Officer, 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. Sadzewicz can be reached at 815-782-1250.