

Christopher G. Griesedieck

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200

St. Louis, Missouri 63105

Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Christopher G. Griesedieck that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher G. Griesedieck is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Christopher G. Griesedieck

Year of Birth: 1957

Formal Education after High School:

- Washington University, St. Louis MO, Bachelors of Science, Finance, 1980

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., Chairman and Managing Director 1999 - Present

Certifications:

- Certified Financial PlannerTM (CFP®)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern engagements with clients.

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 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 an accredited college or university.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The exam, 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); and
- **Ethics** – Agree to be bound by the 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.

Disciplinary Information

Form ADV Part 2B, Item 3

Christopher G. Griesedieck has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

Christopher G. Griesedieck is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

Christopher G. Griesedieck receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

Unlike brokerage firms or some investment advisory firms where registered representatives may act as independent contractors, Zemenick & Walker, Inc. utilizes a team approach for all advisory clients. From initial due diligence through ongoing reporting and monitoring of accounts all of our investment professionals participate in portfolio reviews and recommendations. We have regular internal investment meetings with all of our professionals participating where we discuss macro level recommendations for the coming quarter. Any one of our investment professionals will then make specific client recommendations for the quarterly reports. Generally, at least two of our professionals will attend each of the quarterly meetings with clients. Once the clients approve any recommendations for the quarter any investment transactions are implemented by one of our portfolio managers. Trades are then reconciled by our operational staff for accuracy and compliance with the client authorization.

Our internal system of controls and processes allow for all total staff involvement and peer supervision, however, the ultimate responsibility for monitoring and supervising the staff of Zemenick & Walker, Inc. rests with the Managing Partners – Christopher G. Griesedieck, John M. Johnson and William C. Stude all of which can be reached by telephone at (314) 862-5525

John M. Johnson

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200
St. Louis, Missouri 63105
Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about John M. Johnson that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John M. Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

John M. Johnson

Year of Birth: 1965

Formal Education after High School:

- University of Illinois at Urbana-Champaign, Masters of Business Administration, 1991
- University of Illinois at Urbana-Champaign, Bachelors of Science, Finance, 1987

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., President and Managing Director 1999 - Present

Certifications:

- Certified Financial PlannerTM (CFP®)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern engagements with clients.

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- **Examination** – Pass the comprehensive CFP® Certification Examination. The exam, 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.
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- **Ethics** – Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- **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.

Disciplinary Information

Form ADV Part 2B, Item 3

John M. Johnson has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

John M. Johnson is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

John M. Johnson receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

Unlike brokerage firms or some investment advisory firms where registered representatives may act as independent contractors, Zemenick & Walker, Inc. utilizes a team approach for all advisory clients. From initial due diligence through ongoing reporting and monitoring of accounts all of our investment professionals participate in portfolio reviews and recommendations. We have regular internal investment meetings with all of our professionals participating where we discuss macro level recommendations for the coming quarter. Any one of our investment professionals will then make specific client recommendations for the quarterly reports. Generally, at least two of our professionals will attend each of the quarterly meetings with clients. Once the clients approve any recommendations for the quarter any investment transactions are implemented by one of our portfolio managers. Trades are then reconciled by our operational staff for accuracy and compliance with the client authorization.

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William C. Stude, III

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200

St. Louis, Missouri 63105

Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about William C. Stude, III that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about William C. Stude, III is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

William C. Stude, III

Year of Birth: 1973

Formal Education after High School:

- Washington University St. Louis MO, Masters of Business Administration, 2003
- Vanderbilt University Nashville TN, Bachelors of Science, Mathematics, 1995

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., Executive Vice-President and Managing Director 2005 - Present

Certifications:

- Certified Financial PlannerTM (CFP®)

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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.

Disciplinary Information

Form ADV Part 2B, Item 3

William C. Stude, III has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

William C. Stude, III is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

William C. Stude, III receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

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Richard E. Zemenick

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200

St. Louis, Missouri 63105

Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Richard E. Zemenick that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Richard E. Zemenick is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

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Richard E. Zemenick

Year of Birth: 1942

Formal Education after High School:

- Saint Louis University, St. Louis MO, Bachelors of Science Commerce, Major in Accounting graduated with Honors 1965

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., Director 1999 - Present

Disciplinary Information

Form ADV Part 2B, Item 3

Richard E. Zemenick has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

Richard E. Zemenick is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

Richard E. Zemenick receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

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Bryan L. Schulz

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200
St. Louis, Missouri 63105
Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bryan L. Schulz that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Bryan L. Schulz is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Bryan L. Schulz

Year of Birth: 1975

Formal Education after High School:

- Millikin University, Decatur IL, Bachelors of Science, Finance, 1998

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., Vice-President and Portfolio Manager

Certifications:

- Certified Financial Planner™ (CFP®)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern engagements with clients.

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- **Ethics** – Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- **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.

Disciplinary Information

Form ADV Part 2B, Item 3

Bryan L. Schulz has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

Bryan L. Schulz is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

Bryan L. Schulz receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

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Jonathan A. Best

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200

St. Louis, Missouri 63105

Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jonathan A. Best that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan A. Best is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jonathan A. Best

Year of Birth: 1979

Formal Education after High School:

- Truman State University, Kirksville MO, Bachelors of Science, Finance, 2001

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., Vice-President and Portfolio Manager

Certifications:

- Chartered Financial Analyst (CFA)

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

- Certified Financial PlannerTM (CFP®)

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- **Ethics** – Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Form ADV Part 2B, Item 2 (Cont'd)

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- 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.

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Disciplinary Information

Form ADV Part 2B, Item 3

Jonathan A. Best has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

Jonathan A. Best is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

Jonathan A. Best receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

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Krystal M. West

Zemenick & Walker, Inc.

8182 Maryland Avenue, Suite 200
St. Louis, Missouri 63105
Telephone Number: (314) 862-5525

December 31, 2013

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Krystal M. West that supplements the Zemenick & Walker, Inc. brochure. You should have received a copy of that brochure. Please contact John M. Johnson if you did not receive Zemenick & Walker Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Krystal M. West is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Krystal M. West

Year of Birth: 1989

Formal Education after High School:

- Saint Louis University, St. Louis MO, Bachelors of Science Business Administration, 2011

Business Background for the Previous Five Years:

- Zemenick & Walker, Inc., Assistant Portfolio Manager, October 2011 - Present

Disciplinary Information

Form ADV Part 2B, Item 3

Krystal M. West has no information or disclosures to make applicable to this Item 3 – Disciplinary Information.

Other Business Activities

Form ADV Part 2B, Item 4

Krystal M. West is not engaged in any other investment-related business activities, and has no information or disclosures applicable to this Item 4 – Other Business Activities.

Additional Compensation

Form ADV Part 2B, Item 5

Krystal M. West receives no compensation of any kind from sources other than Zemenick & Walker, Inc. and therefore, has no information or disclosures applicable to this Item 5 – Additional Compensation.

Supervision

Form ADV Part 2B, Item 6

Unlike brokerage firms or some investment advisory firms where registered representatives may act as independent contractors, Zemenick & Walker, Inc. utilizes a team approach for all advisory clients. From initial due diligence through ongoing reporting and monitoring of accounts all of our investment professionals participate in portfolio reviews and recommendations. We have regular internal investment meetings with all of our professionals participating where we discuss macro level recommendations for the coming quarter. Any one of our investment professionals will then make specific client recommendations for the quarterly reports. Generally, at least two of our professionals will attend each of the quarterly meetings with clients. Once the clients approve any recommendations for the quarter any investment transactions are implemented by one of our portfolio managers. Trades are then reconciled by our operational staff for accuracy and compliance with the client authorization.

Our internal system of controls and processes allow for all total staff involvement and peer supervision, however, the ultimate responsibility for monitoring and supervising the staff of Zemenick & Walker, Inc. rests with the Managing Partners – Christopher G. Griesedieck, John M. Johnson and William C. Stude all of which can be reached by telephone at (314) 862-5525