

**Item 1 – Cover Page**



**Firm Brochure  
Part 2A of Form ADV**

**March 20, 2014**

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This brochure provides information about the qualifications and business practices of Access Investment Advisors, Inc (ACCESS). If you have any questions about the contents of this brochure, please contact us by telephone at: (920) 683-9901, or by email at: mstokes@accessinvestmentadvisors.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 Access Investment Advisors, Inc., is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Access Investment Advisors, Inc. is a registered adviser with the SEC. Registration with the SEC does not imply a certain level of skill or training.

**Item 2 - Material Changes**

**Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

**Material Changes since the Last Update**

Removed Schedule 2. B - Brochure Supplement – Alex J. Olson page 15

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## Item 4 - Advisory Business

### A. Firm Description.

ACCESS INVESTMENT ADVISORS, INC. ("ACCESS") was founded in 1995.

Principal Owner: William R. Casey is the sole shareholder of ACCESS

ACCESS provides financial planning and asset management services to individuals, pension and profit sharing plans, trusts, estates, and small businesses. Services include financial planning, investment advice, investment management and monitoring, and project based consultation (a limited engagement of services).

ACCESS is a fee-only financial planning and asset management firm. It receives compensation only from its clients. It does not receive compensation from any of the products placed in client accounts\*. ACCESS is not affiliated with entities that sell financial products or securities.

\*In limited circumstances, an Advisor of ACCESS may receive compensation for placing insurance products (see Item 14 - Outside Compensation). Any compensation paid to the Advisor by a source other than the client is fully disclosed to the client prior to product placement, is paid directly to the Advisor, and is not part of the Client Agreement with ACCESS.

### B. Types of Advisory Services.

ACCESS provides financial planning services, investment advice and ongoing investment management for managed and supervised accounts.

Types of Agreements. The following agreements define typical client relationships.

**Financial Planning Agreement.** The *Access Investment Advisors Financial Planning Agreement* details the financial planning services to be provided to a client. A financial plan is designed to assist clients in solving current financial problems and help them develop strategies to achieve future goals. It may include initial investment observations, but does not provide ongoing investment management assistance. The financial plan may also include: a net worth statement, an annual budget, a review of investment accounts (including review of existing investments and observations), strategic tax planning, a review and recommendations for any retirement plans, a review and recommendations for any life and health insurance policies, retirement planning strategies, goal funding strategies, education planning, and an estate plan review and recommendations.

ACCESS provides detailed written recommendations to its clients as part of the financial plan. Implementation of the recommendations is at the discretion of the client.

The client determines if the financial planning engagement is to be done on a project based consulting basis or on an ongoing basis. If the engagement is to be provided on an ongoing basis, ACCESS will schedule periodic reviews to monitor the progress of the plan and determine if any adjustments are necessary.

**Asset Management, Supervision, and Monitoring Agreement.** A client may select ACCESS to manage, supervise, and monitor investment assets on an ongoing basis to provide continuity to the financial plan. Any changes in the client's financial plan will be reflected by appropriate adjustments in the managed and if applicable, any supervised accounts.

The scope of engagement and fee for asset management, supervision and monitoring is provided to the client in the form of the *Access Investment Advisors Asset Management, Supervision, and Monitoring Agreement* which is executed prior to any asset management.

The annual asset management fee is determined by the amount of assets to be managed, and if applicable any supervised, and/or monitored assets. Fees for asset management, supervision, and monitoring are described in Item 5 - Fees and Compensation.

**Limited Engagement Agreement.** ACCESS provides hourly consulting services for clients requesting a limited engagement of services. Fees for these services are described in Item 5- Fees and Compensation.

**C. Tailored Client Relationships and Client Imposed Restrictions.**

ACCESS provides individually tailored advisory services based on the facts and circumstances of its clients. Clients may, in limited circumstances, impose restrictions on securities they wish not to be sold (legacy positions).

**D. Wrap Fee Programs.**

ACCESS does not participate in any wrap fee programs.

**E. Managed Assets – Discretionary/Non-Discretionary.**

ACCESS manages both discretionary and non-discretionary assets. As of March 20, 2014 discretionary assets totaled \$111,512,867, and non-discretionary assets totaled \$3,978,526, for a combined total of \$115,491,394.

**Item 5 - Fees and Compensation**

**A. Description.**

ACCESS is compensated exclusively by its clients. ACCESS does not receive compensation in any form from investment companies, brokerage firms or custodians. Fees are not negotiable.

**Financial Planning.** The fee for a financial plan is predicated upon the facts known at the onset of the engagement. The typical fee range for financial planning is \$1,500 to \$3,000 and is based on the complexity of a client's situation, and the time and personnel that is required to complete and present the initial financial plan.

Fees for financial planning and project based fees are billed at the following hourly rates: Advisor - \$210, Technical - \$105, Clerical - \$45.

After delivery of the financial plan, clients may schedule additional meetings to request assistance in implementing recommendations. Follow-up by the staff of ACCESS to implement recommendations is billed separately at \$105 per hour. Any implementation expense is fully disclosed and approved by a client prior to these services being provided.

**Asset Management, Supervision, and Monitoring.** For assets managed and supervised by Access, the annual fee schedule is as follows: 1.00% on the first \$2,000,000, .75% on the next \$1,000,000 (from \$2,000,001-\$3,000,000) and .5% for amounts over \$3,000,000.

For assets monitored by ACCESS, the annual fee is .3% for all monitored investments. Assets may be monitored for the purpose of providing a consolidated investment portfolio statement for a client.

The minimum annual fee for new clients is \$5,000.

ACCESS may, however, at its discretion waive its minimum fee and/or charge a lesser asset management fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future deposits, related accounts, account composition, etc.).

**B. Payment of Fees.**

Financial planning and limited engagement fees are billed at completion and delivery of the plan or completion of the engagement.

Asset management and monitoring fees are deducted from the Managed Accounts. Fees are deducted quarterly in advance of the quarter. Quarterly fees are calculated on the ending balance of the assets managed, supervised, and monitored from the previous quarter.

**C. Other Fees or Internal Investment Expenses.**

Custodians may charge transaction fees for purchases or sales of mutual funds, exchange-traded funds, equity investments and fixed income investments among others.

Investments selected by ACCESS may also contain internal expenses associated with them. Mutual funds generally charge management fees for the services provided by them as investment managers. Any management fee, along with other related costs is included in the “expense ratio” of the mutual fund. Other types of investments or other investment managers may have internal expenses related to the management of a particular investment. All internal expenses associated with a particular investment are disclosed in the investment prospectus or offering memorandum.

These expenses are paid by the client, and are in addition to any fees paid to ACCESS.

**D. Termination of Agreement.**

In the event that the *Financial Planning Agreement* is terminated, any unearned fees will be returned to the client.

In the event that the Asset Management and Monitoring Agreement is terminated, fees collected for the quarter of termination will be retained by ACCESS to provide termination services to the client.

**E. Compensation for the Sale of Securities.**

ACCESS and its employees are not compensated for the sale of securities

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

ACCESS does not charge performance-based fees to its clients.

**Item 7 - Types of Clients**

ACCESS generally provides asset management and investment advice to individuals, corporations, profit sharing plans, trusts, and estates.

The minimum account size for asset management and/or supervision is \$500,000, or an annual fee of \$5,000.

Depending upon circumstances ACCESS may execute an hourly fee arrangement with a client if assets have fallen below \$500,000.

ACCESS retains the right to waive the account minimum. Accounts of less than \$500,000 may be established when a client and the Advisor anticipate that the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. Other exceptions apply to employees of ACCESS and their relatives, existing clients, relatives of existing clients, or other exceptions granted by ACCESS.

**Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

**A. Methods of Analysis.**

ACCESS utilizes fundamental analysis to select individual securities for purchase or sale. Fundamental analysis describes the process of examining a company’s financial strength, market position, and the price of its securities relative to the calculated intrinsic value (among other factors) to determine whether to buy or sell a particular company’s securities.

Access does not use technical analysis or market timing as methods for security selection or portfolio management.

For mutual fund selection, ACCESS uses third party research to identify potential managers for use in client portfolios. Selection criteria include, but are not limited to, manager tenure, performance vs. peers, risk adjusted performance, portfolio quality and internal costs.

ACCESS uses various forms of research to select appropriate investments for its clients including: research materials prepared by others, financial publications, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission (SEC), company press releases, and research available through its custodian(s) among others.

Investing in securities, even when portfolios are well diversified and researched, involves the risk of loss.

**B. Investment Strategies.**

ACCESS develops investment strategy for its clients based on analysis performed during the financial planning process, or through interviews to establish clear objectives.

The primary investment strategy used by ACCESS for its clients is strategic asset allocation. ACCESS first builds a diversified portfolio of investments and then adds additional investments around this core portfolio to further reduce the risk of the portfolio, or to take advantage of investment opportunities.

Core investments may contain actively managed mutual funds, passively managed index and/or exchange traded funds, individual stocks and/or bonds, or separately managed accounts. Additional investments may take the form of international, emerging market, and small company investments. Portfolios may also contain real estate investments, energy or commodity investments, hedging strategies, private equity investments, options or futures strategies, and/or other investments that are consistent with a client's objectives.

ACCESS does not use high frequency trading, but rather maintains a long term investment strategy for client portfolios.

**C. Material Risks of a Security.**

All investment strategies present certain risks to investors. Although ACCESS seeks to reduce portfolio risk for its clients, it cannot eliminate it. The following describes various risks that clients may face:

**Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, generally causing their market values to decline.

**Market Risk:** The price of a security, bond, mutual fund, and even a diversified investment portfolio may drop in reaction to outside events. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market downturns.

**Inflation Risk:** When any type of inflation is present, a dollar spent next year will not buy as much as a dollar spent today because purchasing power of a dollar is eroded with inflation. Lower yielding investments have higher inflation risk due to the potential loss of future purchasing power.

**Currency Risk:** Overseas investments, denominated in a local country's currency, are subject to fluctuation in the value of the dollar against that currency. This is also referred to as exchange rate risk. Investments denominated in foreign currencies may decline in value based on currency devaluation.

**Reinvestment Risk:** The risk that future proceeds from investments might be invested at a lower rate of return if interest rates decline in the future.

**Business Risk:** Risks related to a particular industry or a particular company. For example, oil-drilling companies depend on discovering oil before they can generate a profit. They carry higher business risk than, for example, an electric utility which generates income from a steady stream of existing customers.

**Liquidity Risk:** Liquidity describes the ability to quickly convert an investment into cash with little principle risk. Assets are generally more liquid if they are standardized and attract many investors. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Business debt increases business risk as the borrowing company must meet its obligations regardless of profitability. During periods of financial stress, the inability to meet loan obligations may result in a declining market value for a company's securities and/or bankruptcy.

#### **Item 9 - Disciplinary Information**

**A. Criminal or Civil Action.**

Neither ACCESS, nor any of its employees has been involved in any legal or disciplinary event related to past or present clients.

**B. Administrative proceedings before the SEC or any other regulatory agency.**

Neither ACCESS, nor any of its employees is subject to any proceedings before the SEC or any other regulatory agency.

**C. Self-Regulatory Organization (SRO) Proceedings.**

Neither ACCESS, nor any of its employees is subject to any proceedings before any SRO

#### **Item 10 - Other Financial Industry Activities and Affiliations**

**A. Broker/Dealer or Broker/Dealer Registered Representative.**

Neither ACCESS, nor any of its employees is a registered broker/dealer, or a registered representative of a broker/dealer.

**B. Futures Commission Merchant, Commodity Pool Operator or Commodity Trading Advisors.**

Neither ACCESS, nor any of its employees is registered as a futures commission merchant, commodity pool operator, or commodity trading advisor.

**C. Relationships or Arrangements Material to this Advisory Business and any Conflicts of Interest.**

ACCESS has no arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships or other investments.

**D. Recommendation of other Investment Advisers and Compensation.**

ACCESS does not receive any compensation for recommending other investment advisors to its clients.

#### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

**A. Code of Ethics.**

The employees of ACCESS have committed to a Code of Ethics. This Code of Ethics is designed to place a client's interests above employees of ACCESS at all times. ACCESS will provide a copy of the Code of Ethics to any client or prospective client upon request.

**B. Participation or Interest in Client Transactions.**

Neither ACCESS, nor any of its employees has any material financial interest in securities bought or sold in client accounts.

**C. Personal Trading Conflicts of Interest.**

Employees are encouraged to invest only in mutual funds or highly liquid individual securities. In the event that an employee wishes to purchase or sell a security owned in client portfolios, clients are to receive preferential treatment in all trading activities to avoid a conflict of interest. The Chief Compliance Officer of ACCESS, Margaret M. Stokes, reviews all employee trades quarterly to ensure that any employee personal trading complies with these guidelines.

**D. Personal Trading – Buying or Selling Securities at or around the same time as Clients.**

ACCESS and its employees may buy or sell securities that are also held in client accounts. These securities are typically traded in high volume and are very liquid. It is unlikely that an employee's trading activity would have any impact on the availability or pricing of a security in client portfolios. However, employees may not place trades for their own accounts ahead of client trades in the same security.

**Item 12 - Brokerage Practices**

**A. Selecting Brokerage Firms.**

Specific custodian recommendations are made to clients based on a number of factors that are reviewed annually by ACCESS. ACCESS recommends custodians based on the proven integrity, financial strength, technology, the quality of personnel, and the best execution of orders at reasonable commission rates, among other factors. ACCESS currently recommends Charles Schwab & Co. as custodian for its clients.

ACCESS does not receive fees or commissions from these arrangements.

**1. Research and other Soft Dollar Benefits.**

ACCESS receives no Soft Dollar compensation from any of its affiliates. Soft Dollars typically take the form of products and/or services provided free of charge or on a discounted basis that an Advisor would normally pay full price for (e.g. research).

**2. Brokerage for Client Referrals.**

ACCESS and its employees do not receive client referrals from a broker-dealer or any third party in return for placing client accounts with a particular broker-dealer or third party.

**3. Directed Brokerage.**

ACCESS requires clients in managed accounts to execute transactions through a specified broker dealer (currently Charles Schwab & Co.). Not all advisors require their clients to direct brokerage through an affiliate. By directing brokerage transactions, ACCESS may be unable to achieve the most favorable execution of client transactions and this may increase the cost of client transactions.

**B. Trade Aggregation.**

ACCESS aggregates its trade orders in individual securities where appropriate to ensure equal pricing for securities bought or sold at the same time in multiple client accounts.

**Item 13 - Review of Accounts**

**A. Periodic Reviews.**

Financial plans are reviewed annually by Mr. Casey if the client has requested ongoing financial planning services.

Portfolio reviews are performed quarterly by Mr. Casey. Portfolio reviews are performed more frequently when market conditions dictate. Additionally, taxable portfolios are reviewed in the fourth quarter for potential tax balancing.

**B. Additional Review Triggers.**

Other conditions that may trigger reviews are changes in a client's circumstances, changes in tax laws, changes in economic or market conditions among others.

**C. Regular Reports.**

ACCESS generates hard copy quarterly reports for its clients. These reports display current positions along with performance information detailing net (after all fees and expenses) returns for the recent quarter, trailing 12 months, and the inception date of the portfolio. ACCESS includes graphic reports to help illustrate the net performance of the portfolio compared to established benchmarks, and to track net deposits (deposits less withdrawals) compared to the current portfolio value.



Clients receive the ACCESS newsletter on a quarterly basis and ACCESS INSIGHT emails on a periodic basis. Both of these are written by Mr. Casey.

Ongoing asset management clients are provided access to a secure internet site containing their planning information as well as a daily valuation of all asset and liability accounts that have been linked to the system.

#### **Item 14 - Client Referrals and Other Compensation**

##### **A. Referrals.**

ACCESS receives referrals from existing clients as well as referrals from accountants, attorneys, bankers and other financial professionals. ACCESS does not compensate referring parties for referrals.

##### **B. Outside Compensation.**

ACCESS does not receive compensation from any party for making a referral.

During the financial planning process, insurance products may be recommended to clients of ACCESS. In this case, clients are provided with detailed recommendations for the appropriate product, enabling a client to purchase the insurance product through existing insurance relationships. In limited circumstances, where a client does not have a source to purchase the recommended insurance product and only at the client's request, an Advisor of ACCESS, if appropriately licensed, may place the insurance for the client. This creates a potential conflict of interest, as an Advisor of ACCESS may recommend an insurance product and then be paid for placing this product. This conflict is fully disclosed to the client in that event, and the client must execute the *Commission Disclosure* form, which outlines the commission payable to the Advisor, prior to any insurance product placement by an Advisor.

This activity is incidental in nature, is not part of any client Agreement with ACCESS, and is done as an accommodation to a client.

#### **Item 15 – Custody**

Managed Account investments are held at qualified custodians. These custodians provide account statements directly to clients at the address of record no less than quarterly. In addition, many custodians provide clients with secure internet based access to their accounts which can be viewed by clients at any time by logging into the appropriate website. Clients are encouraged to carefully review the statements provided by their respective custodians and compare them to the statements provided by ACCESS to check for any inconsistencies.

#### **Item 16 - Investment Discretion**

Managed Accounts. ACCESS maintains discretionary authority over Managed Accounts to facilitate changes to client portfolios. ACCESS has the authority to determine, without obtaining specific client consent, the quantity, timing, and selection of securities to be bought or sold in Managed Accounts.

Limited Power of Attorney. All clients sign the *Asset Management, Supervision, and Monitoring Agreement*, and in the case of assets managed held by the custodian of ACCESS, a Limited Power of Attorney (LPOA) prior to any trading activity. These agreements authorize ACCESS to execute trades on a client's behalf, disburse funds to client authorized accounts, and to deduct ACCESS management fees from appropriate accounts.

Supervised Accounts. ACCESS may make investment recommendations for accounts not held by its authorized custodian where ACCESS does not maintain discretionary authority. A supervised account may be an account that cannot be moved by a client (e.g. an employee retirement plan), or is in an account that is impractical to move to ACCESS's custodian. A supervised account must be authorized by a client to be coordinated with a client's overall investment strategy. Although ACCESS will provide specific instructions for these accounts, it is the responsibility of the client to execute any instructions provided by ACCESS for these accounts.

**Item 17 - Voting Client Securities****A. Proxy Votes.**

ACCESS does not vote proxies for securities.

**B. Proxy Information.**

Clients receive proxies directly from the custodian and are expected to vote their own proxies. ACCESS will provide general information and explanation specific to a proxy vote at a client's request.

**Item 18 - Financial Information****A. Balance Sheet**

ACCESS does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance; therefore, a balance sheet is not required to be provided.

**B. Financial Condition.**

ACCESS does not have any financial impairment that will preclude the firm from meeting contractual commitments to its clients.

**C. Bankruptcy.**

ACCESS has not been the subject of a bankruptcy petition in the last 10 years, or ever.

**Item 19 – Requirements for State-Registered Advisors**

Not applicable – ACCESS is federally registered investment advisor with the Securities and Exchange Commission (SEC).



**Schedule Part 2B of Form ADV,  
Brochure Supplement,**

**March 20, 2014**

***William R. Casey, CFP®, CLU®, ChFC®***

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This brochure supplement provides information about William R. Casey that supplements the Access Investment Advisors, Inc., brochure. You should have received a copy of that brochure. Please contact Margaret M. Stokes at (920) 683-9901 or email, [mstokes@accessinvestmentadvisors.com](mailto:mstokes@accessinvestmentadvisors.com) if you did not receive Access Investment Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about William R. Casey is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Mr. Casey was born in 1959 and graduated from the University of Wisconsin Madison in 1982 with a Bachelor's degree in Business Administration. He has been employed in the areas of financial planning and asset management since 1982. Mr. Casey is the President of Access Investment Advisors, Inc. ("ACCESS") and is responsible for supervising compliance, strategic planning, and global asset management decisions for the company, as well as serving clients of the firm. Prior to forming ACCESS in 1995, Mr. Casey spent 11 years with North Star Resource Group, one of the largest privately held financial planning firms in the country and managed the Phoenix Arizona office for that firm. He was also employed for 2 years with a New York Stock Exchange firm, The Chicago Corporation, where he established their financial planning department.

### **Professional Credentials:**

General Securities Exam #7 (1983)  
General Securities Exam #63 (1983)  
Certified Financial Planner (1986)  
General Commodities Exam #3 (1987)

Chartered Life Underwriter (1992)  
Uniform Investment Advisor Law Exam #65 (1995)  
Registered Principals Exam (1998)  
Chartered Financial Consultant (1999)

*Certified Financial Planner (CFP®):* Certified Financial Planners are licensed by the College for Financial Planning Board to use the CFP® mark. CFP® Certificants must meet the following requirements: a Bachelor's degree from an accredited college or university, completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)) successful completion of the CFP® Certification Exam, three-year qualifying full-time work experience, successful completion of the Candidate Fitness Standards and background check, and fulfillment of continuing education requirements.

*Chartered Life Underwriter (CLU®):* Accreditation is through the American College. In order to use the CLU® designation, individuals must successfully complete coursework in 7 required areas of insurance, tax, investments, etc. and 2 electives. Individuals must pass all required coursework and exams and meet ethical and experience (three years of related experience) requirements.

*Chartered Financial Consultant (ChFC®):* Accreditation is through the American College. In order to use the ChFC® designation, individuals must successfully complete coursework in seven required areas of insurance, tax, investments, etc. and 2 electives required for the CLU® designation plus additional coursework in Financial Planning. Individuals must pass all required coursework and exams and meet ethical and experience (three years of related experience) requirements.

## **Item 3 - Disciplinary Information**

Mr. Casey has not been and is not currently the subject of any legal or disciplinary matter.

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

Mr. Casey is licensed in to sell life and health insurance. He may be paid a commission to place insurance for a Client. This activity is incidental and any commissions are paid directly to Mr. Casey.

## **Item 5 - Additional Compensation**

See Item 4.

## **Item 6 - Supervision**

As President of ACCESS, Mr. Casey supervises all operations of the company and its employees. He may be reached at (920) 683-9901.

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

Not applicable.