

**Form ADV Part 2B: Brochure Supplement**  
**Item 1: Cover Page**  
**May 2016**

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**Robert Morris Glasgow**  
**(Morris Glasgow)**

**This brochure supplement provides information about Robert Morris Glasgow that supplements our brochure. You should have received a copy of that brochure. Please contact Kathy VanLandingham if you did not receive GWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Robert Morris Glasgow is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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## **Item 2: Educational Background & Business Experience**

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**Morris Glasgow, CFP® AEP® ChFC® MSFS**

Year of Birth: 1964

### **Education Background:**

- 1987; Auburn University, Auburn, AL, BS in Industrial Engineering
- 2008; The American College, Bryn Mawr, PA, MSFS in Financial Planning

The MSFS is an accredited master's degree awarded by The American College, a non-profit educational institution founded in 1927. The MSFS graduate program provides advisors with in-depth education to help them analyze, plan, and implement integrated strategies in financial planning. This academic degree includes 10 required graduate courses and two electives in advanced financial planning topics.

### **Business Background:**

- Guardian Wealth Management, Inc., Senior Wealth Advisor (May 2016-Present)
- HHM Wealth Advisors LLC, Wealth Advisor (January 2015 – April 2016)
- LPL Financial LLC, Investment Advisor (June 2011 – January 2015)
- Sterne Agee, Managing Director and Portfolio Manager (June 2005 – June 2011)
- Merrill Lynch, AVP Financial Advisor (April 2002 – June 2005)
- Prudential Securities, Financial Advisor (June 1997 – April 2002)

### **Exams, Licenses & Other Professional Designations:**

- 1997 – Series 63 and Series 65
- 2001 – CERTIFIED FINANCIAL PLANNER™
- 2003 – Chartered Financial Consultant®
- 2011 – Accredited Estate Planner®

### **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 professional engagements with clients. Currently, more than 74,000 individuals have obtained CFP® certification in the United States.

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

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

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

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ACCREDITED ESTATE PLANNER, AEP®**

The AEP® designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. It is awarded by the National Association of Estate Planners & Councils (NAEPC) to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character.

An ACCREDITED ESTATE PLANNER® applicant must meet ALL of the following requirements as established by the National Association of Estate Planners & Councils:

1. Credential requirement. To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being currently licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America.

2. Professional discipline engaged in estate planning requirement. The applicant must be presently and significantly engaged in "estate planning activities" as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. Estate planning encompasses the accumulation, conservation, preservation, and transfer of an estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include and mean lifetime planning that leads to creation, conservation and transfer of assets. Estate planning should

also facilitate the intended and orderly transfer of property at death, taking into consideration the family unit and the potential costs of different methods.

3. Experience requirement. A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required in one or more of the professional disciplines described above to apply for the designation. To be exempt from the education requirements described below, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities in one or more of the professional disciplines described above. Applicants with fifteen (15) years of experience must apply using the application for those qualifying under our experience exception.

4. Education requirement. The National Association of Estate Planners & Councils (NAEPC) has designated The American College, Bryn Mawr, Pennsylvania, as the primary provider of the education courses required to earn the AEP® designation. Applicants for the AEP® designation must successfully complete two graduate courses through the Richard D. Irwin Graduate School of The American College as follows:

- Required course: GS 815 – Advanced Estate Planning
- One elective course selected from: GS 803 – Financial Statements and Business Valuation Analysis GS 838 – Business Succession Planning GS 839 – Planning for Philanthropic Impact in the Context of Family Wealth GS 842 – Executive Compensation GS 849 – Charitable Strategies

5. Membership requirement. AEP® applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available. Where no affiliated local council membership is available, the applicant is required to continuously maintain an At-Large individual membership in the National Association of Estate Planners & Councils.

6. Professional reputation and character requirement. First, an applicant must continuously be in good standing with the applicant's respective professional organization and/or license authority (e.g., State Bar Association for attorneys, etc.).

7. Commitment to NAEPC Code of Ethics requirement. The applicant must sign a declaration statement to continuously abide by the NAEPC Code of Ethics.

8. Dedicated to team concept requirement. The applicant must acknowledge a commitment to the team concept of estate planning by signing a declaration statement.

9. Continuing education requirement. The applicant must satisfy a minimum of thirty (30) hours of continuing education during the previous twenty-four (24) months, of which at least fifteen (15) hours MUST have been in estate planning. Applicants may be requested to produce documentation to substantiate any activity claimed.

10. Annual dues and re-certification requirement. Designation holders are required to continuously maintain annual membership in order to use the AEP® designation. On an annual basis, designation holders must certify or re-certify that: (1) They are continuously engaged in estate planning activities in their professional discipline; (2) They are in good standing with their respective professional organizations and/or license authorities and are not subject to any disciplinary misconduct or investigation; (3) They maintain membership in an affiliated local or regional estate planning council where such membership is available (availability must be reassessed by designee for annual

recertification); otherwise they must be an individual, At-Large member of the NAEPC and maintain that membership; (4) They have abided by and will continue to abide by the NAEPC Code of Ethics; (5) They are dedicated to the team concept of estate planning; and (6) They have currently satisfied the continuing education requirements of their designated professional discipline and have maintained a minimum of thirty (30) hours of continuing education during the prior two (2) years, of which at least fifteen (15) hours were in estate planning.

11. Annual audit of certification requirements. On an annual basis, the AEP® Committee will determine, with the approval of the NAEPC Board of Directors, the percentage of active designation holders to be audited.

### **CHARTERED FINANCIAL CONSULTANT/ChFC®**

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

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### **Item 3: Disciplinary Information**

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There are no legal or disciplinary events material to the evaluation of Mr. Glasgow.

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### **Item 4: Other Business Activities**

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A. If Morris Glasgow is actively engage in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

No other investment-related business or occupation, including any registration pending or otherwise as described above exists for Morris.

1. If a relationship between the advisory business and Morris Glasgow's other financial industry activities creates a material conflict of interest with you, the

SEC requires us to describe the nature of the conflict and generally how we address it.

There are no conflicts of interest to disclose for Morris.

2. If Morris Glasgow receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Morris receives. We must explain that this practice gives Morris an incentive to recommend investment products based on the compensation received, rather than on your needs.

There are no commissions, bonuses or other compensation based on sales to disclose for Morris.

#### Other Legacy Service of Accounts

Morris does continue as a registered, licensed insurance representative, approved in AL and TN to service a very small number of legacy client accounts at no fee, bonus, trail or commission.

Morris does service a very small number of legacy accounts as an investment advisor at no fee, bonus, trail, or commission.

B. If Morris Glasgow is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A. above, and the other business activity or activities provide substantial source of Morris’ income or involves a substantial amount of his time, we are required to disclose this fact and must describe the nature of that business.

Morris is active in personal real estate investments including rental properties.

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### **Item 5: Additional Compensation**

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If someone who is not a client provides an economic benefit to Morris Glasgow for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Glasgow’s regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have determined that there is nothing further to disclose.

## **Item 6: Supervision**

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We are required to explain how we supervise Morris Glasgow, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Glasgow's advisory activities on behalf of our firm.

Mr. Glasgow is supervised by President and CEO, Donald C. VanLandingham, Jr., (423-510-0409) with respect to personal securities trades, insider trading, anti-money laundering practices through pre-clearance, regular reporting and continuing education as outlined in the firms Written Supervisory Procedures and Compliance Manual.