

Brochure Supplement

March 27, 2018

Midwest Professional Planners, Ltd

SEC File No. 801-72649

2610 Stewart Avenue, Suite 100
Wausau, WI 54401

phone: 715-848-3474
email: info@mpplplan.com
website: www.mpplplan.com
www.mpplfinancial.com

This brochure supplement provides information about MPPL investment advisor representatives that supplements the Midwest Professional Planners, Ltd, brochure. You should have received a copy of that brochure. If you did not receive an MPPL brochure or if you have any questions about the contents of this supplement, please contact us at info@mpplplan.com.

Additional information about Midwest Professional Planners, Ltd, is available on the SEC's website at www.adviserinfo.sec.gov.

Table of Contents

Investment Advisor Representatives	3
Michael J. Boyce, CRD No. 1257446	3
Charles Chinnock, CRD No. 4611966	5
Kyle K. Dickinson, CRD No. 6202490	6
Julie A. Dillon, CRD No. 2595545	8
Daniel J. Evans, CRD No. 4684088	10
Lisa L. Haberman, CRD No. 4289484	12
Brian R. Kamke, CRD No. 4135657	14
Benjamin P. Laska, CRD No. 6433060	15
Lyndon Bruce Lorenz, CRD No. 6458312	16
Eric L. Madson, CRD No. 1300032	17
Dang Jeremiah Tu Nguyen, CRD No. 4161696	19
Manuel M. Pollak, CRD No. 6216996	20
Terri M. Rau, CRD No. 5574111	21
Brian C. Resch, CRD No. 6277236	23
Alex W. Schremp, CRD No. 6795803	24
Patrick L. Wallschlaeger, CRD No. 865976	25
Scott M. Wallschlaeger, CRD No. 4866274	27
Supervision	29
Appendix A: Professional Designations - Qualifications and Related Criteria	30

Investment Advisor Representatives

Michael J. Boyce, CRD No. 1257446

Michael J. Boyce (b. 1946) is an Investment Advisor Representative and Investment Committee Member with Midwest Professional Planners, Ltd.

Educational Background

B.A. in Philosophy, Aquinas Institute, St. Louis, MO	1971
Loras College, Dubuque, IA (no degree)	1964–1966

Professional Designations and Licenses

Chartered Life Underwriter® (CLU®)	1987
Chartered Financial Consultant® (ChFC®)	1987
CERTIFIED FINANCIAL PLANNER™ (CFP®) Certificant	1994

Business Background

Member, MPPL Financial	10/2016–Present
Registered Representative APW Capital, Inc.	06/2011–Present
Insurance Wholesaler Crump Life Insurance Services	06/2011–Present
Investment Advisor Representative Midwest Professional Planners, Ltd.	03/1995–Present
Investment Committee Member Midwest Professional Planners, Ltd.	08/1994–Present
Director, Midwest Professional Planners, Ltd.	04/2013–10/2016
Partner, MPPL Financial	01/2013–10/2016
Shareholder, Midwest Professional Planners, Ltd.	07/2004–10/2016
Investment Advisor Representative, AXA Advisors, LLC	01/2000–06/2011
Agent/Registered Representative AXA Equitable Life Insurance Company	04/1984–06/2011

Disciplinary Information

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

Other Business Activities

Mr. Boyce is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Boyce is also licensed as an insurance agent. Mr. Boyce is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 78% of his time and effort is attributable to the functions of MPPL, and 20% of his time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Mr. Boyce generally receives asset-based fees from investment advisory clients. In certain instances with respect to variable annuities or other insurance products, Mr. Boyce receives commission-based compensation. As

such, there is a potential conflict of interest in that Mr. Boyce has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Mr. Boyce spends approximately 2% of his time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW, and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW, and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Additional Compensation

Mr. Boyce receives additional compensation through his business activities described above.

Charles Chinnock, CRD No. 4611966

Charles Chinnock (b. 1956) is an Investment Advisor Representative and Paraplanner for Midwest Professional Planners, Ltd.

Educational Background

A.A., Accounting, North Central Technical Institute, Wausau, WI	1978
---	------

Professional Designations and Licenses

Registered Paraplanner SM (RP [®])	2008
---	------

Business Background

Investment Advisor Representative Midwest Professional Planners, Ltd.	07/2005–Present
--	-----------------

Paraplanner Midwest Professional Planners, Ltd.	06/2004–Present
--	-----------------

Sales Assistant/Registered Representative, AXA Advisors, LLC	01/2005–06/2011
--	-----------------

Investment Advisor Representative, AXA Advisors, LLC	11/2002–06/2004
--	-----------------

Employee, 2510 Restaurant	10/1999–06/2004
---------------------------	-----------------

Disciplinary Information

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

Other Business Activities

There is nothing to report for this item.

Additional Compensation

There is nothing to report for this item.

Kyle K. Dickinson, CRD No. 6202490

Kyle K. Dickinson (b. 1991) is an Investment Advisor Representative, and Investment Committee Member with Midwest Professional Planners, Ltd.

Educational Background

B.B.A., University of Minnesota–Duluth 2014

Financial Markets Honors Program, University of Minnesota 2014

Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Certificant 2016

Business Background

Investment Committee Member 02/2015–Present
Midwest Professional Planners, Ltd.

Registered Assistant 10/2014–Present
APW Capital, Inc.

Insurance Wholesaler 10/2014–Present
Crump Life Insurance Services

Member, MPPL Financial 03/2014–Present

Investment Advisor Representative 03/2014–Present
Midwest Professional Planners, Ltd.

Advisor's Assistant 06/2013–Present
Midwest Professional Planners, Ltd.

Shareholder, Midwest Professional Planners, Ltd. 08/2015–05/2017

Student, University of Minnesota–Duluth 09/2010–05/2014

Crew Forman, Lawn Care Express, Inc. 04/2013–06/2013

Field Technician, RDO Company 05/2012–09/2012

General Laborer, RDO Company 05/2008–05/2012

Cashier, Gander Mountain 10/2010–01/2011

Student, Park Rapids Area Schools 09/1998–05/2010

Disciplinary Information

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

Other Business Activities

Mr. Dickinson is an Advisor's Assistant with Midwest Professional Planners, Ltd., where he assists Scott Wallschlaeger and Eric Madson.

Mr. Dickinson is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Dickinson is also licensed as an insurance agent. Mr. Dickinson is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately

74% of his time and effort is attributable to the functions of MPPL, 20% to the functions of APW as a non-commissioned registered assistant, 4% to Crump, and 2% to MPPL Financial. Mr. Dickinson generally receives asset based fees from investment advisory clients. There is no potential conflict of interest in that Mr. Dickinson has no economic incentive to recommend variable annuities and insurance products versus non-commission products.

Mr. Dickinson is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL.

Additional Compensation

Mr. Dickinson receives additional compensation through his business activities described above.

Julie A. Dillon, CRD No. 2595545

Julie A. Dillon (b. 1966) is an Investment Advisor Representative and Financial Planner with Midwest Professional Planners, Ltd.

Educational Background

Associate of Applied Science, Community College of the Air Force	1993
University of Phoenix, Business Management (no degree)	2005
Federal Income Tax & Higher Course in Federal Taxes	2004-2005
National Tax Training School	

Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Certificant	2001
Certified Divorce Financial Analyst®	2014
Certified Income Specialist™	2008

Business Background

Investment Advisor Representative & Financial Planner Midwest Professional Planners, Ltd.	10/2017–Present
Insurance Wholesaler Crump Life Insurance Services	10/2017–Present
Member, MPPL Financial	10/2017–Present
Registered Representative APW Capital, Inc.	10/2017–Present
Owner, Dillon Financial Partners Midwest Professional Planners, Ltd.	05/2006–Present
Investment Advisor Representative, Investment Centers of America	11/2014–10/2017
Registered Representative, Money Concepts Capital Corp.	10/2003–11/2014

Disciplinary Information

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

Other Business Activities

Ms. Dillon is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Ms. Dillon is also licensed as an insurance agent. Ms. Dillon is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 75% of her time and effort is attributable to the functions of MPPL, and 20% of her time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Ms. Dillon generally receives asset based fees from investment advisory clients. In certain instances with respect to variable annuities or other insurance products, Ms. Dillon receives commission-based compensation. As such, there is a potential conflict of interest in that Ms. Dillon has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Ms. Dillon spends approximately 4% of her time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Ms. Dillon is also involved in the following business activities:

- Owner of Agate Homes LLC, a real estate holdings company. She spends approximately 10 hours/month during trading hours on property management and bookkeeping.
- Owner of Dillon Financial Partners, S-Corp for appointing business income for tax purposes. She spends approximately 1 hour/month during trading hours.
- Independent contractor with Money Concepts Capital Corp., an insurance agency. She spends approximately 1 hour/month during trading hours servicing existing contracts.
- Independent contractor with VOYA, an investment and insurance company. She spends approximately 1 hour/month during trading hours servicing existing insurance contracts.
- Independent contractor with Midland National Life, and insurance agency. She spends approximately 1 hour/month during trading hours servicing existing contracts.
- Treasurer with Northtown Homeowners Association. She spends approximately 1 hour/month on this activity.

Additional Compensation

Ms. Dillon receives additional compensation through her business activities described above.

Daniel J. Evans, CRD No. 4684088

Daniel J. Evans (b. 1981) is an Investment Advisor Representative, Wealth Manager, Vice President–Financial Planning, Investment Committee Member, Director, and Shareholder with Midwest Professional Planners, Ltd.

Educational Background

M.B.A., University of Wisconsin–Eau Claire	2008
B.S., Economics, University of Wisconsin–Madison	2003

Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Certificant	2013
---	------

Business Background

Member, MPPL Financial	02/2018–Present
Insurance Wholesaler, Crump Life Insurance Services	02/2018–Present
Registered Representative, APW Capital, Inc.	10/2017–Present
Wealth Manager & Vice President–Financial Planning Midwest Professional Planners, Ltd.	08/2015–Present
Director, Midwest Professional Planners, Ltd.	04/2014–Present
Shareholder, Midwest Professional Planners, Ltd.	09/2008–Present
Investment Committee Member Midwest Professional Planners, Ltd.	07/2007–Present
Investment Advisor Representative Midwest Professional Planners, Ltd.	07/2005–Present
Planning Services Manager Midwest Professional Planners, Ltd.	10/2013–08/2015
Investment Analyst, Midwest Professional Planners, Ltd.	06/2003–09/2013
Sales Assistant, AXA Advisors, LLC	01/2005–06/2011
Registered Representative, AXA Advisors, LLC	07/2003–06/2011
Marketing Associate, AXA Advisors, LLC	07/2003–12/2004
Financial Intern, Financial Design Group, Inc.	01/2003–05/2003
Library Assistant, University of Wisconsin–Madison	09/2002–05/2003
Financial Intern, Merrill Lynch	06/2002–08/2002
Library Assistant, University of Wisconsin–Madison	01/2002–05/2002
Student, University of Wisconsin–Madison	09/1999–05/2003

Disciplinary Information

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

Other Business Activities

Mr. Evans is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Evans is also licensed as an insurance agent. Mr. Evans is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 75% of his time and effort is attributable to the functions of MPPL, and 20% of his time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Mr. Evans generally receives asset based fees from investment advisory clients. In certain instances with respect to variable annuities or other insurance products, Mr. Evans receives commission-based compensation. As such, there is a potential conflict of interest in that Mr. Evans has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Mr. Evans spends approximately 4% of his time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Mr. Evans is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL.

Additional Compensation

Mr. Evans receives additional compensation through his business activities described above.

Lisa L. Haberman, CRD No. 4289484

Lisa L. Haberman (b. 1967) is an Investment Advisor Representative, Financial Advisor, and Recruiting Manager with Midwest Professional Planners, Ltd.

Educational Background

M.B.A. & Masters of Arts in Management, College of St. Scholastica	2017
B.S. in Mass Communications, St. Cloud State University	1989

Professional Designations and Licenses

Chartered Life Underwriter® (CLU®)	2014
Chartered Financial Consultant® (ChFC®)	2013

Business Background

Recruiting Manager, Midwest Professional Planners, Ltd.	10/2017–Present
Investment Advisor Representative, Financial Advisor Midwest Professional Planners, Ltd.	01/2017–Present
Member, MPPL Financial	01/2017–Present
Registered Representative, Financial Consultant APW Capital, Inc.	01/2017–Present
Insurance Wholesaler Crump Life Insurance Services	01/2017–Present
Credit Administrator, American National Bank	05/2015–09/2017
Unemployed	01/2015–05/2015
Registered Representative, Unity Bank	06/2014–01/2015
Investment Advisor Representative, Cetera Investment Advisers LLC	06/2014–01/2015
Unemployed	01/2014–06/2014
ADC Professional, State Farm Insurance	04/2013–12/2013
Registered Representative, State Farm VP Management Corp.	05/2003–04/2013
Agency Field Executive, State Farm Insurance	02/2008–04/2013
Owner/Operator, Lisa Haberman Insurance Agency	05/2003–01/2008

Disciplinary Information

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

Other Business Activities

Ms. Haberman is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Ms. Haberman is also licensed as an insurance agent. Ms. Haberman is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 80% of her time and effort is attributable to the functions of MPPL, and 15% of her time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Ms. Haberman generally receives asset based fees from investment advisory clients. In certain

instances with respect to variable annuities or other insurance products, Ms. Haberman receives commission-based compensation. As such, there is a potential conflict of interest in that Ms. Haberman has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Ms. Haberman spends approximately 5% of her time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Ms. Haberman is a volunteer with St. Andrew's Catholic Church. She spends approximately 1 hour/month in strategic planning for the church's capital campaign. She receives no compensation for this activity.

Additional Compensation

Ms. Haberman receives additional compensation through some of her business activities described above.

Brian R. Kamke, CRD No. 4135657

Brian R. Kamke (b. 1977) is an Investment Advisor Representative, Wealth Manager, Vice President–Investment Management, Investment Committee Member, and Shareholder with Midwest Professional Planners, Ltd.

Educational Background

M.B.A., University of Wisconsin–Eau Claire	2009
B.B.A., Business Administration, University of Wisconsin–Eau Claire	1999

Business Background

Wealth Manager & Vice President–Investment Management Midwest Professional Planners, Ltd.	08/2015–Present
Shareholder, Midwest Professional Planners, Ltd.	08/2008–Present
Investment Committee Member Midwest Professional Planners, Ltd.	07/2007–Present
Investment Advisor Representative Midwest Professional Planners, Ltd.	07/2005–Present
Director, Midwest Professional Planners, Ltd.	04/2011–05/2017
Investment Services Manager, Midwest Professional Planners, Ltd.	10/2013–08/2015
Investment Analyst, Midwest Professional Planners, Ltd.	10/2001–09/2013
Sales Assistant, AXA Advisors, LLC	01/2005–06/2011
Registered Representative, AXA Advisors, LLC	02/2000–06/2011
Agent/Registered Representative AXA Equitable Life Insurance Company	02/2000–06/2011

Disciplinary Information

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

Other Business Activities

Mr. Kamke is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL.

Additional Compensation

There is nothing to report for this item.

Benjamin P. Laska, CRD No. 6433060

Benjamin P. Laska (b. 1994) is an Investment Advisor Representative and Service Advisor with Midwest Professional Planners, Ltd.

Educational Background

B.S., Business Administration, University of Wisconsin–Stevens Point 2015

Business Background

Insurance Wholesaler Crump Life Insurance Services	06/2017–Present
Registered Representative APW Capital, Inc.	05/2017–Present
Investment Advisor Representative & Service Advisor Midwest Professional Planners, Ltd.	11/2015–Present
Registered Assistant APW Capital, Inc.	08/2016–05/2017
Financial Planning & Investment Department Assistant Midwest Professional Planners, Ltd.	12/2014–11/2015
Student, University of Wisconsin–Stevens Point	09/2012–12/2015
Borrower Services Rep Level 2 Great Lakes Educational Loan Services	06/2014–12/2014
Customer Service Rep 1, Sentry Insurance	10/2013–08/2014
Sales Associate, Harbor Freight Tools	06/2013–08/2013
Full-Time Student	09/2012–12/2015

Disciplinary Information

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

Other Business Activities

Mr. Laska is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Laska is also licensed as an insurance agent. Mr. Laska is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 50% of his time and effort is attributable to the functions of MPPL, and 50% of his time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Mr. Laska generally receives asset based fees from investment advisory clients. In certain instances with respect to variable annuities or insurance products, Mr. Laska receives commission-based compensation. As such, there is a potential conflict of interest in that Mr. Laska has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put client's interest first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Additional Compensation

Mr. Laska may receive additional compensation through his other business activities described above.

Lyndon Bruce Lorenz, CRD No. 6458312

Lyndon "Bruce" Lorenz (b. 1959) is a Financial Advisor and Paraplanner with Midwest Professional Planners, Ltd.

Educational Background

B.S. in Business Administration and B.A. in Journalism, Union College, Lincoln, NE	1983
M.B.A., Kansas University, Lawrence, KS	1990

Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Certificant	2017
Fellow of the Healthcare Financial Management Association (HFMA®)	1996

Business Background

Financial Advisor and Paraplanner Midwest Professional Planners, Ltd.	05/2016–Present
Self-Employed Tax Preparer, Piano Teacher	03/2016–Present
Investment Advisor Representative, JMR Financial Group, Inc.	03/2015–02/2016
Interim Healthcare Finance Consultant, NEARTERM Corporation	09/2012–02/2015
CFO, Grand Itasca Clinic and Hospital	04/2011–09/2012
Director of Finance, Aspirus Wausau Hospital	03/1998–04/2011

Disciplinary Information

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

Other Business Activities

Mr. Lorenz is self-employed as a tax preparer and a piano teacher, and spends approximately 4-6 hours per month on these activities.

Mr. Lorenz also serves as a volunteer for the following:

- Healthcare Financial Management Association, volunteer communications chair, 1 hr/month
- Union Gospel Mission, soup kitchen, 1hr/month
- Arrowhead Regional Development Commission, Medicare consultant for seniors, 1-2 hrs/month

Additional Compensation

Mr. Lorenz receives additional compensation through some of his business activities described above.

Eric L. Madson, CRD No. 1300032

Eric L. Madson (b. 1950) is an Investment Advisor Representative, Director, and Shareholder with Midwest Professional Planners, Ltd.

Educational Background

B.A., Business, University of Wisconsin–Superior	1973
--	------

Professional Designations and Licenses

Chartered Life Underwriter® (CLU®)	1989
Chartered Financial Consultant® (ChFC®)	1991
Chartered Retirement Planning Specialist SM (CRPS®)	2013

Business Background

Director, Midwest Professional Planners, Ltd.	04/2016–Present
Shareholder, Midwest Professional Planners, Ltd.	08/2015–Present
Partner, MPPL Financial	01/2013–Present
Registered Representative APW Capital, Inc.	06/2011–Present
Insurance Wholesaler Crump Life Insurance Services	06/2011–Present
Investment Advisor Representative Midwest Professional Planners, Ltd.	04/2006–Present
Investment Advisor Representative AXA Advisors, LLC	01/2000–05/2011
Agent/Registered Representative AXA Equitable Life Insurance Company	01/2000–05/2011
Registered Representative EQ Financial Consultants, Inc.	08/1984–01/2000
Agent/Registered Representative The Equitable Life Assurance Society of the United States	08/1984–01/2000

Disciplinary Information

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

Other Business Activities

Mr. Madson is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Madson is also licensed as an insurance agent. Mr. Madson is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 58% of his time and effort is attributable to the functions of MPPL, and 40% of his time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Mr. Madson generally receives asset based fees from investment advisory clients. In certain instances with respect to variable annuities or other insurance products, Mr. Madson receives commission-based compensation. As such, there is a potential conflict of interest in that Mr. Madson has an economic

incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Mr. Madson spends approximately 2% of his time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed insurance business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Mr. Madson is also an insurance consultant for the city of Proctor, Minnesota, and serves as a Commissioner and Chair for the City of Proctor Economic Development Authority. He spends approximately eight hours per month and receives compensation for these activities.

Mr. Madson is the owner and manager of rental property. He spends approximately four hours per month on this activity during non-trading hours.

Mr. Madson is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL. He spends approximately one hour per month on this activity.

Additional Compensation

Mr. Madson receives additional compensation through his business activities described above.

Dang Jeremiah Tu Nguyen, CRD No. 4161696

Dang Jeremiah Tu Nguyen (b. 1952) is an Investment Advisor Representative, Investment Strategist/Portfolio Manager, Investment Committee Member, and Shareholder with Midwest Professional Planners, Ltd.

Educational Background

M.B.A., Finance, University of Wisconsin–Oshkosh	1982
B.S., Business Administration, University of Wisconsin–Stevens Point	1975

Professional Designations and Licenses

Chartered Financial Analyst® (CFA®)	2006
-------------------------------------	------

Business Background

Investment Committee Member Midwest Professional Planners, Ltd.	02/2005–Present
Shareholder, Midwest Professional Planners, Ltd.	07/2004–Present
Investment Strategist/Portfolio Manager Midwest Professional Planners, Ltd.	08/2002–Present
Investment Advisor Representative Midwest Professional Planners, Ltd.	05/2003–Present
Director, Midwest Professional Planners, Ltd.	04/2009–05/2017
Investment Advisor Representative AXA Advisors, LLC	08/2001–09/2003
Agent/Registered Representative AXA Equitable Life Insurance Company	08/2001–09/2003

Disciplinary Information

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

Other Business Activities

Mr. Nguyen serves as a Trustee for the Boy Scouts of America Audit and Investment Committee. He spends approximately two hours per quarter on this activity.

Mr. Nguyen is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL. He spends approximately one hour per month on this activity.

Additional Compensation

There is nothing to report for this item.

Manuel M. Pollak, CRD No. 6216996

Manuel M. Pollak (b. 1967) is an Investment Advisor Representative and Securities Trader with Midwest Professional Planners, Ltd.

Educational Background

Associate Degree in Art & Science, University of Wisconsin–Marathon County	2010
B.S., Psychology & Business Administration, University of Wisconsin–Stevens Point	2013

Business Background

Board Member, Wisconsin Soccer Coaches Association	12/2016–Present
Investment Advisor Representative & Securities Trader Midwest Professional Planners, Ltd.	09/2015–Present
Varsity Boys Soccer Coach, D.C. Everest High School	02/2014–Present
Board Member/Adviser, D.C. Everest Soccer Booster Club	02/2014–Present
Investment Department Assistant, Midwest Professional Planners, Ltd.	06/2013–09/2015
Head Soccer Coach, MC United Soccer Club	04/2008–07/2014
Varsity Boys Soccer Assistant Coach, Wausau East High School	07/2013–11/2013
Varsity Boys Soccer Assistant Coach, D.C. Everest High School	07/2008–11/2012

Disciplinary Information

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

Other Business Activities

Mr. Pollak is a Varsity Boys Soccer Coach at D.C. Everest High School and serves as a School Board Member/Adviser for the D.C. Everest Soccer Booster Club.

Mr. Pollak is a Board Member of the Wisconsin Soccer Coaches Association. He receives no compensation.

Additional Compensation

Mr. Pollak receives additional compensation in his position as Varsity Boys Soccer Coach at D.C. Everest High School.

Terri M. Rau, CRD No. 5574111

Terri M. Rau (b. 1964) is an Investment Advisor Representative, Shareholder, Director, and Investment Committee Member with Midwest Professional Planners, Ltd.

Educational Background

Elgin Community College (no degree)	1994
-------------------------------------	------

Professional Designations and Licenses

Registered Paraplanner SM (RP [®])	2015
---	------

Business Background

Director, Midwest Professional Planners, Ltd.	05/2017–Present
---	-----------------

Shareholder, Midwest Professional Planners, Ltd.	08/2015–Present
--	-----------------

Investment Committee Member Midwest Professional Planners, Ltd.	02/2015–Present
--	-----------------

Investment Advisor Representative Midwest Professional Planners, Ltd.	03/2013–Present
--	-----------------

Partner MPPL Financial	02/2013–Present
---------------------------	-----------------

Registered Representative APW Capital, Inc.	01/2013–Present
--	-----------------

Insurance Wholesaler Crump Life Insurance Services	01/2013–Present
---	-----------------

Health Insurance Wholesaler Blue Cross Blue Shield	11/2011–Present
---	-----------------

Assistant Michael J. Boyce	10/2004–12/2013
-------------------------------	-----------------

Registered Assistant APW Capital, Inc.	06/2011–12/2012
---	-----------------

Agent/Registered Representative AXA Equitable Life Insurance Company	07/2008–06/2011
---	-----------------

Registered Representative AXA Advisors, LLC	07/2008–06/2011
--	-----------------

Disciplinary Information

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

Other Business Activities

Ms. Rau is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Ms. Rau is also licensed as an insurance agent. Ms. Rau is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 59% of her time and effort is attributable to the functions of MPPL, and 33% of her time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Ms. Rau generally receives asset

based fees from investment advisory clients. In certain instances with respect to variable annuities or other insurance products, Ms. Rau receives commission-based compensation. As such, there is a potential conflict of interest in that Ms. Rau has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Ms. Rau spends approximately 2% of her time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Ms. Rau is also a Health Insurance Wholesaler for Blue Cross Blue Shield. She spends approximately 6% of her time on this activity during trading hours.

Ms. Rau is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL. She spends approximately one hour per month on this activity.

Additional Compensation

Ms. Rau receives additional compensation through her business activities described above.

Brian C. Resch, CRD No. 6277236

Brian C. Resch (b. 1981) is an Investment Advisor Representative, Wealth Manager, and Investment Committee Member with Midwest Professional Planners, Ltd.

Educational Background

B.B.A. Finance, Financial Markets Program, University of Minnesota–Duluth	2011
B.A. Economics, University of Minnesota–Duluth	2011

Business Background

Insurance Wholesaler, Crump Life Insurance Services	11/2017–Present
Wealth Manager and Investment Committee Member Midwest Professional Planners, Ltd.	07/2017–Present
Associate Advisor, JNBA Financial Advisors, Inc.	05/2011–07/2017
Investment Intern, JNBA Financial Advisors, Inc.	01/2011–05/2011
Soldier/Non-Commissioned Officer, U.S. Army Reserve	02/2003–02/2011
Undergraduate Research Assistant Bureau of Business and Economic Research	05/2009–01/2011
Facilities Staff, Duluth Entertainment & Convention Center	11/2008–05/2009
Cabinet Maker/Carpenter, Bruckelmyer Brother Construction	04/2006–10/2008

Disciplinary Information

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

Other Business Activities

Mr. Resch licensed as an insurance agent and a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services and BB&T are not affiliates of MPPL. Approximately 96% of his time and effort is attributable to the functions of MPPL, and 4% to Crump. Mr. Resch generally receives asset based fees from investment advisory clients. There is no potential conflict of interest in that Mr. Resch has no economic incentive to recommend variable annuities and insurance products versus non-commission products.

Mr. Resch serves as a Director of the St. Louis River Quest, a 501(c)(3) educational organization providing annual educational programming to 6th grade students in the Duluth-Superior region, and spends approximately 2 hours per month on this activity.

Mr. Resch serves as a member of the Finance Committee and as an Assistant Treasurer for the Duluth Bible Church, and spends approximately 4 hours per month on this activity.

Mr. Resch serves as a Director of the Labovitz School of Business & Economics (LSBE) Financial Markets Program Investment Oversight Committee, and spends approximately 2 hours per month on this activity.

Additional Compensation

Mr. Resch receives additional compensation for his business activities with Crump Life Insurance Services.

Alex W. Schremp, CRD No. 6795803

Alex W. Schremp (b. 1993) is a Service Advisor with Midwest Professional Planners, Ltd.

Educational Background

B.S., Personal Finance, University of Wisconsin–Madison	2016
---	------

Business Background

Service Advisor, Midwest Professional Planners, Ltd.	01/2018–Present
Unemployed	11/2017–01/2018
Associate Advisor, Hewins Financial Advisors	01/2017–11/2017
Wealth Management Intern, Madison Investment Advisors	06/2016–01/2017
Teaching Assistant, University of Wisconsin–Madison	08/2014–12/2016
Full-Time Student, University of Wisconsin–Madison	06/2012–12/2016
Retail Banking Intern, BMO Harris Bank	06/2015–12/2015

Disciplinary Information

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

Other Business Activities

There is nothing to report for this item.

Additional Compensation

There is nothing to report for this item.

Patrick L. Wallschlaeger, CRD No. 865976

Patrick L. Wallschlaeger (b. 1950) is an Investment Advisor Representative, CEO, the Chairman of the Board, a Director, and Shareholder of Midwest Professional Planners, Ltd.

Educational Background

Moraine Park Technical College, West Bend, WI	1969–1971
La Crosse State University, La Crosse, WI	1968–1969
Agency Management Training Council	1985
College for Financial Planning (CFP program)	1980–1984

Professional Designations and Licenses

Life Underwriter Training Council Fellow (LUTCF) and instructor	1980–1981
---	-----------

Business Background

Managing Partner, MPPL Financial	01/2013–Present
Insurance Wholesaler	06/2011–Present
Crump Life Insurance Services	
Registered Representative	06/2011–Present
APW Capital, Inc.	
Branch Manager	10/2010–Present
Midwest Professional Planners, Ltd.	
Investment Advisor Representative	05/1990–Present
Midwest Professional Planners, Ltd.	
Director and Chairman of the Board	11/1989–Present
Midwest Professional Planners, Ltd.	
Shareholder, Midwest Professional Planners, Ltd.	10/1989–Present
Chief Executive Officer	01/1995–08/2015
Midwest Professional Planners, Ltd.	
Investment Advisor Representative, AXA Advisors, LLC	04/1978–06/2011
Agent/Registered Representative	04/1978–06/2011
AXA Equitable Life Insurance Company	
Investment Committee Member	04/1989–07/2007
Midwest Professional Planners, Ltd.	
President & Financial Counselor, Wallschlaeger Planning Group	05/1983–12/1989
Financial Planner/Investment Advisor Representative	06/1987–04/1989
Equico Securities	
District Manager	06/1980–04/1989
The Equitable Life Assurance Society of the United States	
Financial Planner, Master Planners	05/1979–05/1983

Disciplinary InformationRegulatory Action DRP Question 14D(1)(d)

When Mr. Wallschlaeger applied for a non-resident life, health, and variable annuity license in the state of Florida (license No. E091535) in 2003, the Florida Department of Financial Services issued him a two-year probationary license per a Settlement Stipulation for Consent Order signed on 10/10/2003 - Case No. 71119-03-AG. This settlement agreement was initiated due to a customer complaint rendered in NASD

Arbitration, Case Number 02-05244 on 09/04/2002, which was not yet settled when Mr. Wallschlaeger applied for the Florida license. His understanding was that his Florida license issued 11/5/2003 would remain in probationary status for two years until it renewed 11/5/2005. Once he signed the Consent Order, his probationary license was issued. He never received a copy of the Consent Order executed by the department's attorney. Sue Carter of Florida licensing confirmed verbally on 11/22/2004 that his license would remain in probationary status until it renewed 11/5/2005. The Consent Order expired at that time and his license is no longer probationary as of that date.

Other Business Activities

Mr. Wallschlaeger is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Wallschlaeger is also licensed as an insurance agent. Mr. Wallschlaeger is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 88% of his time and effort is attributable to the functions of MPPL, and 10% of his time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Mr. Wallschlaeger generally receives asset based fees from investment advisory clients. In certain instances with respect to variable annuities or other insurance products, Mr. Wallschlaeger receives commission-based compensation. As such, there is a potential conflict of interest in that Mr. Wallschlaeger has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Mr. Wallschlaeger spends approximately 2% of his time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Mr. Wallschlaeger is a Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL. He spends approximately one hour per month on this activity.

Additional business activities in which Mr. Wallschlaeger is involved include the following:

- Pat and Jeanne Wallschlaeger Forest Management and Maple Syruping; landowner, forest management, maple syrup producer; approximately 20 hours/month.
- Wallschlaeger Fast Flight Leasing LLC; owner; approximately five hours/month.
- Boy Scouts of America; Board Member and Past President; approximately 10 hours/month.

Additional Compensation

Mr. Wallschlaeger may receive additional compensation through his business activities described above.

Scott M. Wallschlaeger, CRD No. 4866274

Scott M. Wallschlaeger (b. 1982) is an Investment Advisor Representative, President, Investment Committee Member, Director, and Shareholder of Midwest Professional Planners, Ltd.

Educational Background

B.A., Finance, University of Minnesota–Duluth	2004
Financial Markets Honors Program, University of Minnesota	2004

Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Certificant	2012
Chartered Retirement Planning Specialist SM (CRPS®)	2013

Business Background

President, Midwest Professional Planners, Ltd.	04/2014–Present
Partner, MPPL Financial	01/2013–Present
Registered Representative APW Capital, Inc.	06/2011–Present
Insurance Wholesaler Crump Life Insurance Services	06/2011–Present
Director, Midwest Professional Planners, Ltd.	04/2011–Present
Shareholder, Midwest Professional Planners, Ltd.	07/2010–Present
Investment Committee Member Midwest Professional Planners, Ltd.	07/2007–Present
Investment Advisor Representative Midwest Professional Planners, Ltd.	04/2006–Present
Branch Office Manager, Midwest Professional Planners, Ltd.	10/2005–Present
Field Operations Manager Midwest Professional Planners, Ltd.	06/2012–04/2014
Vice President, Midwest Professional Planners, Ltd.	06/2012–04/2014
Marketing Associate/Registered Representative, AXA Advisors, LLC	10/2004–06/2011
Agent/Registered Representative AXA Equitable Life Insurance Company	10/2004–06/2011

Disciplinary Information

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

Other Business Activities

Mr. Wallschlaeger is an associated person with APW Capital, Inc. ("APW"), a FINRA and SEC-registered broker-dealer and member of SIPC. APW is a financial services company engaged in the sale of investment products. Mr. Wallschlaeger is also licensed as an insurance agent. Mr. Wallschlaeger is a wholesaler with Crump Life Insurance Services, a wholesale distributor of life insurance and an indirect subsidiary of BB&T Corporation. Crump Life Insurance Services, BB&T, and APW are not affiliates of MPPL. Approximately 68% of his time and effort is attributable to the functions of MPPL, and 30% of his time is allocated to the function of commission sales as a registered representative of APW and wholesaler with Crump. Mr. Wallschlaeger generally receives asset based fees from investment advisory clients. In certain

instances with respect to variable annuities or other insurance products, Mr. Wallschlaeger receives commission-based compensation. As such, there is a potential conflict of interest in that Mr. Wallschlaeger has an economic incentive to recommend such variable annuities and insurance products versus non-commission products. MPPL professionals strive to put clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

Mr. Wallschlaeger spends approximately 2% of his time promoting the business of MPPL, APW, and/or Crump through MPPL Financial, an MPPL affiliate marketing firm. Members of MPPL Financial, who are appropriately licensed with MPPL, APW and/or Crump as either or both investment advisor representatives and registered representatives, share expenses for the purpose of marketing and promoting financial services of either MPPL, APW and/or Crump. No services are provided through MPPL Financial, but override compensation will be paid to MPPL Financial for fixed and/or variable business, which may exceed the marketing cost reimbursement to MPPL Financial. All investment services are provided by appropriately licensed professionals from their designated office location under the supervision of either or both MPPL and APW and processed and paid to such firm for further payment to the licensed representative.

Mr. Wallschlaeger is a Co-Manager and Member/Owner of MPPL Properties LLC, a commercial real estate entity which owns the MPPL office buildings and rents the buildings to MPPL. He spends approximately one hour per month on this activity.

Additional Compensation

Mr. Wallschlaeger receives additional compensation through his business activities described above.

Supervision

Supervision of MPPL investment advisor representatives 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. Gery Sadzewicz can be reached at 815-782-1250.

CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional

Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Prerequisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. In addition, candidates must complete a CFP-board registered program (or hold an accepted designation, degree or license) and take the CFP Certification examination. To maintain certification, the designee is required to complete 30 hours of continuing education every two years and continue to agree to be bound by the Standards of Professional Conduct.

Certified Divorce Financial Analyst® (CDFA™)

The Certified Divorce Financial Analyst™ (CDFA™) is a professional certification granted in the by the Institute for Divorce Financial Analysts™ (IDFA™). To attain the right to use the CDFA™, an individual must satisfactorily fulfill the following requirements:

- Complete a APW course of study approved by the IDFA.
- Pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce.
- Have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark.
- Agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers and other professionals
- Complete a minimum of 15 hours of continuing education every two years, that are specifically related to the field of divorce.

Certified Income Specialist™ (CIS™)

The Certified Income Specialist™ (CIS™) program is an intermediate-to-advanced course on sources of income for the retiree. As clients age, priorities change from accumulation to current income. One of the biggest fears of an aging population is outliving one's assets. An even more immediate concern is health care. Being able to differentiate between policies and programs that represent wise planning and those likely to be disappointing can be the core of an effective and appealing advisory practice.

Objectives:

- Understand how several dozen investment vehicles work
- Become familiar with risk measurements and solutions
- Insured portfolio solutions
- Tax aspects for planning strategies and asset classes
- Income solutions for retirees

Core Subject Highlights:

- Investment concepts and principles
- Overview of retirement planning
- Bond building blocks

- Cash reserves and equivalents
- Government v. mortgage-backed issues
- Convertible securities
- Stock market fundamentals

Retirement income education materials include detailed attention to bonds, their varieties, forms of security, and trading. Because most people understand the ups and downs of the stocks but not bonds, the program details how such volatility can be effectively communicated to clients while instilling peace of mind. Other fixed and variable-rate investment vehicles for retirement income planning are also covered, as well as conservative equity plays such as utilities and target retirement portfolios.

What makes the Certified Income Specialist™ (CIS™) training program unique is its creative approach to the subject matter. Taxes, practicality, and investor psychology are all taken into account. Content is updated throughout the year in order to reflect new trends, studies, and analysis.

Chartered Financial Analyst® (CFA®)

The CFA® designation is an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) designation program focuses on the APW financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a APW plan to achieve those goals. Issued by The American College, the ChFC professional is qualified to assist individuals, professionals, and small business owners with APW financial planning. Candidates must successfully complete a self-study course and examination program, have three years of relevant work experience and comply with a code of ethics. Continuing Education Requirements: 30 hours every two years.

Chartered Life Underwriter® (CLU®)

The Chartered Life Underwriter® (CLU®) credential is specifically designed to enhance the knowledge of people employed in the life insurance industry. Most, but not all, individuals who seek or have earned this designation are also licensed insurance agents or brokers. The CLU is conferred only upon successful completion of a ten-part course of study that covers fundamentals of economics, finance, taxation, investments, and other areas of risk management as they apply to life insurance. The course of study can be completed through home study or by attendance of courses offered by either a branch of the American Society of Chartered Life Underwriters or an affiliated college or university.

Enrollment in the CLU program requires that an individual have at least three years of professional experience in the insurance industry, preferably in life insurance. There are no degree requirements,

although a high school diploma is strongly suggested. Three recommendations from clients and/or professional colleagues are also requested. The course of study consists of ten college-level courses, each lasting approximately 15 weeks. A three-hour examination taken at the conclusion of each course must be passed to successfully complete the program.

Chartered Retirement Plans SpecialistSM (CRPS[®])

The Chartered Retirement Planning SpecialistSM (CRPS[®]) program is offered through the College for Financial Planning[®] and focuses on the design, installation, maintenance, and administration of retirement plans.

Curriculum The curriculum for the CRPS designation encompasses specific content covering both theory and practical application. The curriculum is developed by the college's faculty with input from the country's top investment and financial firms, giving students the benefit of applying their learning to real-world situations and cases. Topics covered include the following:

- Types & Characteristics of Retirement Plans
- Individual Retirement Accounts (IRAs)
- SEP, SIMPLE & SARSEP Plans
- Defined Contribution Plans
- 401(k) Plans
- Defined Benefit Plans
- Nonprofit Organization & Government Plans
- Qualified Plan & IRA Distributions
- Plan Design, Installation, Administration & Amendments
- Plan Establishment, Operation, Investment Objectives, Penalties & Termination
- Fiduciary Issues, Prohibited Transactions, Claims & Examinations

Examination Candidates must pass an end-of-course, multiple-choice examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

Additional Requirements Candidates must sign and return the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also provide disclosure of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. To maintain certification, the designee is required to complete 16 hours of continuing education every two years and continue to agree to be bound by the Standards of Professional Conduct.

Fellow of the Healthcare Financial Management Association (HFHMA[®])

To be awarded the HFHMA distinction, applicants must be credentialed as a Certified Healthcare Financial Professional (CHFP); be an HFMA member for at least five years; complete a bachelor's degree or 120 semester hours from an accredited college or university; and volunteer in HFMA or the healthcare industry.

Life Underwriter Training Council Fellow (LUTCF)

The American College and the National Association of Insurance and Financial Advisors (NAIFA) jointly confer the LUTCF Fellow (LUTCF) designation. An advisory board, the Financial Services Training Council (FSTC), consisting of leading industry representatives, provides advice and counsel to ensure that the LUTCF designation program meets the needs of the insurance and financial community and The College's

standards of academic excellence. Courses emphasize individual participation and teach through extensive use of assignments that require students to apply what they learn from the text and in the classroom. Students will need to complete at least six offered courses to earn the LUTCF credential.

Registered ParaplannerSM (RP[®]) (formerly known as Certified Financial Paraplanner[®])

The College for Financial Planning offers the Registered ParaplannerSM (RP[®]) program (formerly the Financial Paraplanner[®] program) to provide students with basic, practical knowledge of all aspects of the financial services industry. Individuals who hold the RP designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning, and general financial planning concepts, terminology, and product categories.

The College for Financial Planning awards the RP designation to individuals who successfully complete the following requirements:

Education The year-long educational program encompasses specific content covering both theory and practical application. The curriculum is developed by the College's faculty with input from the country's top investment and financial firms, giving students the benefit of applying their learning to real-world situations and cases.

Examination Individuals are required to pass a three-hour, end-of-course examination with a 70% score or higher. The examination tests the individual's ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

Internship Upon passing the final exam, individuals must complete a three-month long internship program in which they obtain verification from their immediate supervisor or employer documenting their mastery of a set of basic financial planning-related skills.

Designation Application After successful completion of the end-of-course examination, individuals apply for authorization to use the designation. The application includes:

- Adherence to Standards of Professional Conduct – The Standards of Professional Conduct establishes minimum standards of acceptable professional conduct for persons authorized to use the Registered Marks.
- Self-Disclosure – Applicants must disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
- Adherence to Terms and Conditions – The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.

Renewal Requirements Following initial conferment of the RP[®] designation, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education, reaffirming compliance with the Standards of Professional Conduct and Terms and Conditions, and complying with self-disclosure requirements.