

*This brochure supplement provides information about David L Englehart that supplements the Zimmermann Investment Management & Planning brochure. You should have received a copy of that brochure. Please contact David L Englehart if you did not receive Zimmermann Investment Management & Planning's brochure or if you have any questions about the contents of this supplement.*

*Additional information about David L Englehart is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Zimmermann Investment Management & Planning**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**David L Englehart**

Personal CRD Number: 1403903

Investment Adviser Representative

Zimmermann Investment Management & Planning

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New Cumberland, PA 17070

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## Item 2: Educational Background and Business Experience

**Name:** David L Englehart

**Born:** 1954

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelors Psychology, Dartmouth - 1976

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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.

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 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:

- i. 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
- ii. 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.

### **Business Background:**

04/2019 - Present	Investment Adviser Representative Zimmermann Investment Management & Planning
01/1989 - Present	IAR Professional Financial Advisors Inc
09/1993 - Present	President Professional Tax Advisors Inc
07/2001 - Present	Vice President PFA Security Asset Management Inc
03/1998 - Present	Secretary Professional Asset Management Advisors Inc

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

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

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

David L Englehart is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission

and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Zimmermann Investment Management & Planning always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Zimmermann Investment Management & Planning in such individual's outside capacity.

David L Englehart is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Zimmermann Investment Management & Planning always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Zimmermann Investment Management & Planning in their capacity as a licensed insurance agent.

David L Englehart serves as tax preparer at PTA Inc.

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

David L Englehart does not receive any economic benefit from any person, company, or organization, other than Zimmermann Investment Management & Planning in exchange for providing clients advisory services through Zimmermann Investment Management & Planning.

### **Item 6: Supervision**

As a representative of Zimmermann Investment Management & Planning, David L Englehart is supervised by Curt H Zimmermann, the firm's Chief Compliance Officer. Curt H Zimmermann is responsible for ensuring that David L Englehart adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Curt H Zimmermann is (717) 439-3089.