



**BROCHURE SUPPLEMENT**

**FORM ADV, PART 2B**

**JEB S. ZOLLER, CFP®**

**CRD# 4622591**

**DAVINCI FINANCIAL DESIGNS LLC dba DAVINCI FINANCIAL DESIGNS**

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**FIRM CRD: 163362**

**JAMES S. AGOSTINI, CHIEF COMPLIANCE OFFICER**

**SEPTEMBER 3, 2019**

This brochure supplement provides information about Jeb S. Zoller that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Zoller if you did not receive DaVinci Financial Designs' brochure or if you have any questions about the contents of this supplement.

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

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## **JEB S. ZOLLER**

Born in 1973

### **Educational Background**

- United States Military Academy, Bachelor of Science, 1995
- University of South Carolina, Moore School of Business, CERTIFIED FINANCIAL PLANNER™, 2006

### **Business Background**

- 05/2012 - Present DaVinci Financial Designs LLC, Managing Member
- 05/2012 – Present LPL Financial; Registered Representative
- 04/2005 – 09/2005 First Command Bank
- 03/2003 – 05/2012 First Command Financial Services, Inc.
- 11/2002 – 05/2012 First Command Financial Planning, Inc.

### **Licenses and Other Professional Designations**

- Series 6, 7, and 63 held with LPL Financial
- Series 65 held with DaVinci Financial Designs

### **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. Currently, more than 68,000 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.

### **Disciplinary Information**

There are no legal or disciplinary events material to your evaluation of Jeb S. Zoller. We are required to disclose all material facts regarding those events.

### **Other Business Activities**

Jeb S. Zoller is a registered representative of LPL Financial, member FINRA/SIPC and an agent for various insurance companies. As such, the advisor is paid separate, yet customary commissions from LPL Financial, third party investment management companies, issuing insurance company when you implement a recommendation to purchase a security investment or an insurance product. Because the compensation we receive from these organizations vary, we may have an incentive to direct you to investments, products, and/or third party money managers who will pay higher compensation and/or

share of its advisory services fees. You, however, are not under any obligation to engage your advisor when considering implementing any recommendation to purchase a security or insurance. Implementing any or all of your Advisor's recommendations is solely at your discretion.

You should be aware that when he receives compensation from other companies, it creates a conflict of interest that may impair the objectivity of your Advisor when making advisory recommendations. For example, your Adviser receives a portion of the advisory fee that you pay us, either directly as a percentage of your overall fee or as the Adviser's compensation from our firm. In cases where your Adviser is paid a percentage of your overall advisory fee, this may create an incentive to recommend that you participate in a wrap fee program rather than a non-wrap fee program (where you would pay for trade execution costs) or brokerage account where commissions are charged. This is because, in some cases, we may stand to earn more compensation from advisory fees paid to us through a wrap fee program arrangement if your account is not actively traded.

DaVinci Financial Designs endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to you the existence of all material conflicts of interest, including the potential for our firm and advisors to be compensated from advisory clients in addition to our firm's advisory fees;
- we disclose to you that you are not obligated to implement your Advisor's recommendations by purchases of recommended investment and/or insurance products through our Advisors;
- we collect, maintain and document accurate, complete and relevant client background information, including your financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to you are suitable to your needs and circumstances;
- we require that our Advisors seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm;
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to you.

We refer you to the following sections of our Firm Brochure for more detailed information regarding our affiliations with certain parties: "Third Party Money Managers" under "About Our Advisory Services" and "Fees."

### **Additional Compensation**

It is our policy not to engage or pay anyone for referring potential clients to our firm. To the extent that they are in compliance with law and regulations relating to client referrals, your Adviser may participate in various marketing programs but the Adviser does not get paid a fee for any lead or

solicitation of a potential client. Jeb S. Zoller is paid by sponsoring mutual fund companies for providing advisory services to benefit employers and employees at no fee for our services and we receive advisory fees from third party money managers to whom we refer clients. Both of these circumstances are described in greater detail under “About Our Advisory Services” In our Firm Brochure.

Jeb S. Zoller may also be compensated by LPL Financial Corporation, our broker-dealer, in different ways, for example, payments based on production, reimbursements of fees we pay to LPL Financial for items such as administrative services, and other things of value such as free or reduced-costs marketing materials, payments in connection with the transition of an advisor’s association from another investment advisor and/or broker dealer to us and LPL Financial, or attendance at LPL conferences and events. These payments are typically received by advisors based on the advisors overall production and/or on the amount of assets serviced by LPL as broker dealer. As a result of this compensation, our advisors may have a financial incentive to recommend some services or programs to you.

Jeb S. Zoller may benefit when LPL Financial or a mutual fund company, without cost and/or at a discount, provides us support services and/or products, to assist us to better monitor and service client accounts maintained at such institutions. Included within the support services we may receive investment-related research, pricing information and market data, computer hardware and/or software and other technology to assist us in our investment advisory business operations, compliance and/or practice management-related publications, consulting services, attendance at conferences, meetings, and other educational and/or social events, marketing support.

You do not pay more for investment transactions effected and/or assets maintained at LPL Financial as a result of these arrangements. There is no commitment made by us to LPL Financial or any other institution as a result of the above arrangement.

### **Supervision**

Jim Agostini is a principal of DaVinci Financial Designs and as such supervises and monitors Jeb S. Zoller’s activities on a regular basis to ensure compliance with our firm’s Code of Ethics. Please contact Mr. Agostini if you have any questions about Jeb S. Zoller’s brochure supplement at (803) 741-0134.