



FINANCIAL PLANNING SERVICES

Building Wealth Together

Form ADV Part IIA

6920 Pointe Inverness Way, Suite 170

Fort Wayne, IN 46804

260-469-3218

www.tobuildwealth.com

February 14, 2024

This brochure provides information about the qualifications and business practices of Financial Planning Services. Please contact us at 260-469-3218 with any questions about the contents of this brochure. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commissions or by any state securities authority. Additional information about Financial Planning Services is also available on the SEC's website at www.adviserinfo.sec.gov.



2. MATERIAL CHANGES

The material changes in this brochure from the last annual updating amendment of Financial Planning Services on 02/14/2023, are described below. Material changes relate to Financial Planning Services' policies, practices, or conflicts of interests.

- Financial Planning Services has changed its custodian/broker-dealer to Osaic Wealth, Inc. (Items 4, 10, 12 and 14)
- Financial Planning Services has updated its Fees and Compensation. (Item 5)



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4. ADVISORY BUSINESS

Financial Planning Services (“The Adviser”) is a State Registered Investment Adviser.

The Adviser offers financial planning and/or investment advisory services to its Clients. Such services are offered through its Investment Adviser Representatives (“Adviser Representatives”).

Separate and apart from their registration as Adviser Representatives of the Adviser, the Adviser Representatives are also Registered Representatives of Osaic Wealth, Inc., (“Osaic Wealth”), a SEC registered broker/dealer and investment adviser. Osaic Wealth is also a member of the Financial Industry Regulatory Authority (“FINRA”) and various other regulatory bodies. Osaic Wealth does not provide any investment advisory services in conjunction with or as part of the financial planning and/or investment advisory services provided by the Adviser.

The Adviser has been a registered investment advisor since 1983 and as of 12/2023 manages \$2,711,456.00 of assets on a non-discretionary basis and \$150,682,017.00 of assets on a discretionary basis.

During 2020, ownership of the Adviser transitioned from Kenneth P. Schmidt to Jacob A. Schmidt.

DESCRIPTION OF SERVICES PROVIDED

Financial Planning Services

The Adviser, through its Adviser Representatives, will typically provide a variety of financial planning services to individuals or families regarding the management of their financial resources, based upon an analysis of client’s needs. Generally, such financial planning services will involve preparing a financial program for clients based on the client’s financial circumstances and objectives. This information normally would cover present and anticipated assets and liabilities, including insurance, savings, investments, and anticipated retirement or other employee benefits.

The program developed for the clients will usually include recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients establish an individual retirement account, increase, or decrease funds held in savings accounts, invest funds in securities, or obtain insurance or revise existing coverage. The Adviser Representatives may develop tax or estate plans for clients and/or refer clients to an accountant or attorney, for further related planning.

The Adviser Representatives may also create a cash flow analysis or work with and advise the clients as to the rearrangement of cash flow in order to fund certain long-term objectives such as buying a house, planning for college, retirement, etc.



Portfolio Monitoring and Performance Appraisal

The Adviser will emphasize periodic personal client contact and interaction rather than continuous and regular account supervision. The Adviser Representatives will work with clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients' educational, home ownership and retirement funding goals and objectives etc. The Adviser Representatives will create a portfolio, consisting of one or more of the following: individual stocks or bonds; no-load funds, (funds with no front-end or deferred sales charges and whose total charges against net assets for sales related expenses and/or services do not exceed .25%); load-waived funds (front-end commissions will not be charged); front-end load fee exclusion (advisory fees will not be charged for a period of two years from the date the sales charge was earned) for mutual funds bought prior to engaging the Adviser's services; and/or front-end load mutual funds. Such portfolios may also consist of variable life and/or variable annuity sub-accounts, which the Adviser's Representatives may have already sold to their clients on a full commission basis, in their capacity as Registered Representatives of Osaic Wealth.

Investment strategy will focus primarily on a long-term buy and hold approach as opposed to short-term trading. Each portfolio will be initially designed to meet a particular investment goal, which the Adviser has determined to be fitting to the client's circumstances. Once the appropriate portfolio has been determined, the Adviser will review the portfolio periodically, based on a timetable agreed to by the client, and if necessary, rebalance such portfolio, based upon the client's individual needs, stated goals and objectives. However, each client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. The Adviser's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to the personal advisory services of its Adviser Representatives on at least an annual basis, or more often, depending upon prior agreement between each Adviser Representative and clients. The Adviser Representatives will not attempt to manage short-term market fluctuations with active trading (market-timing/ allocation etc.). However, the adviser may reallocate the portfolio as necessitated by large-scale, macroeconomic changes in the securities markets.

Asset Allocation Services For External Pension, Profit Sharing, 401k and 403b Plan Assets

As part of a financial planning analysis and engagement, the Adviser and its Adviser Representatives will assist clients in determining their investment goals and objectives partly based on risk tolerance and retirement plan time horizons. The Adviser will then recommend an initial asset allocation. However, when such assets are held outside of the control of Osaic Wealth and the Adviser, the clients will be responsible for accepting and implementing the Adviser's recommendations. Further, the Adviser will neither provide *Continuous Supervisory* or *Portfolio Monitoring* services for such accounts nor receive ongoing, asset-based compensation. However, clients will be able to engage the Adviser Representatives to conduct a review of such accounts as part of the Financial Plan provided by the Adviser to the client.



Wealth Management Platform – Advisor Managed Portfolios Program

We offer the Vision2020 Wealth Management Program (“WMP”) which provides comprehensive investment management of a client’s assets through the application of asset allocation planning software as well as the provision of execution, clearing and custodial services through Pershing, LLC (“Pershing”).

The Advisor Managed Portfolios program provides risk tolerance assessment, efficient frontier plotting, fund profiling and performance data, and portfolio optimization and re-balancing tools. Utilizing these tools and based on the client’s responses to a risk tolerance questionnaire (“Questionnaire”) and discussions that we have together regarding, among other things, investment objective, risk tolerance, investment time horizon, account restrictions, and overall financial situation, we construct a portfolio of investments for our clients. This portfolio may consist of mutual funds, exchange traded funds, equities, options, debt securities, variable life, and/or variable annuity sub-accounts (certain restrictions may apply) or other investments.

Each portfolio is designed to meet the client’s individual needs, stated goals and objectives. Additionally, the client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio.

For further WMP details please see the WMP Program Brochure. We provide this brochure to the client prior to or concurrent with enrollment in WMP. Please read it thoroughly before investing.

5. FEES AND COMPENSATION

Financial Planning Services

On a single (one-time) initial consultation, there is no fee charged. The fees for ongoing services, including a written plan, are individually negotiated with the client prior to providing the service and are normally based on the time involved in the consultation and the complexity of the research involved. The following Fee Schedule will be used as the basis for the negotiated fee:

First Year Fee: The greater of 1.25% of the Client’s Adjusted Gross Income, or
0.125% of the Client’s Net Worth, minimum \$750.

Renewal Fee: The greater of 0.75% of the Client’s Adjusted Gross Income, or
0.075% of the Client’s Net Worth, minimum \$500.

For written financial plans, fees are negotiated with the client prior to preparation of the plan and such fees are agreed upon by written agreement, payable 50% upon signing and 50% upon delivery of said plan. Certain high net worth individuals and corporations may pay a higher or lower fee.



The services provided by payment of the financial planning fee includes the client's completed financial plan and advice and/or assistance in implementing the plan during the twelve months following the date of the financial planning agreement.

Wealth Management Platform – Advisor Managed Portfolios Program

We offer Advisor Managed Portfolios with separate advisory fees and transaction charges (“Non-Wrap Account”).

The client will pay a quarterly account fee, in advance, based upon the market value of the assets held in their account as of the last business day of the preceding calendar quarter. Account fees are negotiable and will be debited from the client’s account by our custodian. The client will receive a full account fee refund in the event the client agreement is terminated within five business days of signing. If termination occurs after the first five days, the account fee will be credited back on a pro-rata basis for the unused portion of the quarter.

Additionally, ancillary WMP fees may apply. Please see the WMP Fee Program Brochure for further details.

In addition to the quarterly account fee described below for advisory services, the client may also pay separate per-trade transaction charges. In certain instances, they may be eligible to purchase certain mutual funds and exchange-traded funds without incurring transaction charges subject to certain conditions. For details, please refer to Item 4 (No Transaction Fee Programs) of the Advisor Managed Portfolios brochure.

Our basic WMP account fee schedule is as follows:

<u>Account Fee</u>	<u>Asset Size</u> <u>Minimum and Maximum</u>
1.25%	Up to \$500,000.00
1.00 – 1.25%	\$500,000.01 - \$750,000.00
1.00 – 1.25%	\$750,000.01 - \$1,000,000.00
0.825 – 1.15%	\$1,000,000.01 - \$1,250,000.00
0.75 – 1.15%	\$1,250,000.01 - \$2,000,000.00
0.625 – 0.92%	\$2,000,000.01 - \$5,000,000.00
0.625 – 0.75%	\$5,000,000.01+

These fees may be lower based upon negotiations with the client.

Additional Fees and Expenses:

Mutual fund investments in the programs that we offer are no-load or load at NAV. Mutual fund investments may be subject to early redemption fees and mutual fund management fees as well as other mutual fund expenses. These fees are in addition to the fees and expenses referenced above. Please review the mutual fund prospectus for full details.



Variable annuity companies generally impose internal fees and expenses on variable annuity investments. These fees are in addition to the fees and expenses referenced above. Variable annuities that may be recommended by Adviser are no-load and no surrender charge annuities. Complete details of such internal expenses are specified and disclosed in each variable annuity company's prospectus. Please review the Variable Annuity prospectus for full details.

There are additional fees relating to IRA and Qualified Retirement Plan accounts that the client may incur such as maintenance and termination fees. These fees are disclosed in the account application paperwork provided to the client associated with these accounts.

In addition to providing advisory services, our Adviser Representatives may also sell insurance products in their capacity as licensed insurance agents. We will receive additional compensation in connection with this activity and the amount of compensation will depend on the type of product purchased. While our insurance sales are reviewed for suitability by an appointed supervisor, the client should be aware of the incentives we have to sell certain insurance products and are encouraged to ask us about any conflict presented.

Please be aware that the client is under no obligation to purchase products or services recommended by us or members of our Firm in connection with providing any advisory service that we offer.

6. PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Not applicable. We do not charge performance-based fees.

7. TYPES OF CLIENTS

The Adviser's Adviser Representatives provide the aforementioned personal advisory services to individuals, pension and profit-sharing plans, trusts, estate or charitable organizations, corporations, or other business entities.

8. METHODS OF ANALYSIS, SOURCES OF INFORMATION, AND INVESTMENT STRATEGIES

The Adviser's Adviser Representatives may use, without limitation, any of the following methods of analysis, sources of information, and investment strategies: financial newspapers and magazines; inspections of corporate activities; corporate rating services such as Morningstar; and annual reports, prospectuses, and press releases. Adviser Representatives may also utilize different investment strategies, based upon the needs of the clients, which include long-term purchases as well as trading.

Investment Strategies:



Subject to suitability requirements, we generally advise the long-term purchase of mutual funds to our clients. Long-term purchases are typically defined as the purchase of securities held for at least a year.

Associated Risks:

When using Fundamental Analysis, we generally rely on, among other things, company earnings, balance sheet variables and management quality which are used to predict the future value of an investment. The data we review is generally considered reliable, but we cannot guarantee, nor have we verified its accuracy. In addition, the data that we review is sometimes subjective in nature and open to interpretation. Even if our data and interpretation of the data is correct, there may be other factors that determine the value of securities other than those considered in Fundamental Analysis.

When using Technical Analysis, we review statistics to determine trends in security prices and make our investment decisions based on those trends. This analysis may only be able to predict how an investment will perform short-term. In addition, this analysis does not take into account the more fundamental properties of what an investment may be worth, such as company performance and balance sheet variables, which may play a part in determining the value of an investment.

When pursuing our long-term purchases strategy, we are assuming the Financial Markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that the client is invested in or perhaps just their particular investment will go down over time even if the overall Financial Markets advance. In addition, purchasing investments long-term may create an opportunity cost - “locking-up” assets that may be better utilized in the short-term in other investments.

We primarily recommend mutual funds to our clients. Investing in mutual funds involves the assumption of risk including:

- Manager Risk: which is the risk that an actively managed mutual fund’s investment adviser will fail to execute the fund’s stated investment strategy.
- Market Risk: which is the risk that the Stock Market will decline, decreasing the value of the securities contained within the mutual funds we recommend.
- Industry Risk: which is the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.
- Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the mutual fund.

Listed above are some of the primary risks associated with the way we recommend investments. Please do not hesitate to contact us to discuss these risks and others in more detail.



Investing in securities involves risk of loss that the client should be prepared to bear.

9. DISCIPLINARY INFORMATION

Criminal or Civil Actions

Financial Planning Services and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Financial Planning Services was late to file its annual updates to Form ADV between January 1, 2018, and March 31, 2018, which is ninety (90) days following the firm's fiscal year end, in violation of 710 IAC 4-916(a) (2017). Financial Planning Services was fined \$1,500 which was paid in full on May 15, 2018, by Mr. Kenneth Schmidt.

Self-Regulatory Organization Enforcement Proceedings

Financial Planning Services and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of Financial Planning Services or the integrity of its management.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

All representatives of our firm that provide advice ("Adviser Representatives") are associated with Osaic Wealth, Inc. ("Osaic Wealth") as Registered Representatives. Osaic Wealth is a diversified financial services company registered with the Financial Industry Regulatory Authority ("FINRA") as a broker-dealer engaged in the offer and sale of securities products. Our Adviser Representatives may recommend the purchase of securities offered by Osaic Wealth. In addition, Adviser Representatives may be licensed to sell insurance products through various insurance companies. If a client purchases these products through the Adviser Representative, the representative will receive normal commissions which may be in addition to customary advisory fees. Therefore, a conflict of interest may exist between their interests and the client's interests.

While our security sales are reviewed for suitability by an appointed supervisor, the client should be aware of the incentives we have to sell certain securities products and are encouraged to ask us about any conflict presented.

Please be aware that the client is under no obligation to purchase products or services recommended by us or members of our Firm in connection with providing any advisory service that we offer.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

We have adopted a Code of Ethics (the “Code”) to address securities-related conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes our policies and procedures developed to protect the client’s interests in relation to the following topics:

- The duty at all times to place the client’s interests first;
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the Code and to avoid any actual or potential conflict of interest or any abuse of an employee’s position of trust and responsibility;
- The fiduciary principle that information concerning the identity of the client’s security holdings and financial circumstances are confidential; and
- The principle that independence in the investment decision-making process is paramount.

* We will provide a copy of the Code to the client or any prospective client upon request.

We may recommend securities or buy or sell securities for our clients’ account at or about the same time we may buy or sell the same securities in our own account. As such, there may be instances where our interests may appear to be placed ahead of the client’s interests. To mitigate this conflict, our firm policy prohibits us from receiving a better price on our order, if the client and we invest in the same security on the same side of the market on the same day.

12. BROKERAGE PRACTICES

As described in Item 10, our Adviser Representatives are also Registered Representatives of Osaic Wealth, a FINRA registered broker-dealer. In order to meet its FINRA supervisory obligations, Osaic Wealth requires that all investment advisory activities that we conduct be processed through Osaic Wealth’s clearing relationships with Pershing LLC (“Pershing”). As a result, we do not have the discretion to choose the broker-dealer or commission rates to be paid. However, we do believe that Pershing’s blend of execution services, commission, and transaction costs as well as professionalism will allow us to seek best execution and competitive prices.

The aggregation and allocation practices of mutual funds that we recommend to the client are disclosed in the respective mutual fund prospectuses and disclosure documents which will be provided to the client.

13. REVIEW OF ACCOUNTS

Adviser currently does not offer a full review of accounts on a continuous management and supervision basis. Accounts under a portfolio monitoring and performance appraisal agreement will be reviewed on at least a quarterly basis or more often, if appropriate.

Clients will be contacted at least annually by their Adviser Representatives to review each client's financial status, goals and objectives. The Adviser's principal is responsible for ensuring that such reviews and contacts are made.

Generally, clients will receive reports, at least quarterly, as set forth in their advisory agreements and other disclosure materials.

14. CLIENT REFERRALS AND OTHER COMPENSATION

As discussed previously, all our Adviser Representatives are Registered Representatives of Osaic Wealth. This arrangement requires us to offer advisory services and programs sponsored or approved by Osaic Wealth. Osaic Wealth sets limits on how much we can charge for these advisory services. Some advisory programs have higher fee limits than others. As such, there may be an incentive for us to recommend advisory services or programs with higher limits. In addition, Osaic Wealth may charge us certain usage fees and expenses to use their advisory programs which may decrease the amount of money we make when offering investment advice. Therefore, there may be an incentive to provide advisory programs and services that may be cheaper for us to use but not as suitable to the client's needs as other advisory programs that Osaic Wealth sponsors which may be more expensive for us to use.

In addition, Osaic Wealth may offer our Adviser Representatives educational, training, and incentive programs for those Advisory Representatives that meet certain sales production goals. There may be an incentive for us to manage accounts in ways that assist us in meeting these production goals even if such strategies may not always be suitable for the client's account.

While our security sales are reviewed for suitability by an appointed supervisor, the client should be aware of the incentives we have to sell certain securities products and are encouraged to ask us about any conflict presented.

15. CUSTODY

Custody is also disclosed in Form ADV because we have authority to transfer money from client account(s), which constitutes a standing letter of authorization (SLOA). Accordingly, we will follow the safeguards specified by the SEC rather than undergo an annual audit.

16. INVESTMENT DISCRETION

The Advisor does not have authority to manage securities accounts on behalf of clients.



We manage accounts on either a discretionary or non-discretionary basis. We will only manage accounts on a discretionary basis upon obtaining the client's consent. Consent is typically granted and evidenced in the client agreement that the client signs with us. We define discretion as: the ability to trade accounts, without obtaining the client's prior consent, the securities and amount of securities to be bought or sold, and the timing of the purchase or sale. It does not extend to the withdrawal or transfer of a client's account funds.

17. VOTING CLIENT SECURITIES

We do not have the authority to vote proxies solicited by, or with respect to, the issuers of securities held in a client's account. Typically, proxy materials will be forwarded to the client by our custodian. We will forward proxy materials that we may receive to the client. Please contact us at any time with questions regarding proxy solicitations.

18. FINANCIAL INFORMATION

The Adviser does not require prepayment of fees in such a way as to require disclosure of a financial statement.



FINANCIAL PLANNING SERVICES

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Form ADV Part IIB Investment Adviser Brochure Supplement

Jacob. A Schmidt
Kenneth P. Schmidt
Cody J. Robinson
Noah A. Buehner
Robert R. Macke

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This brochure provides information about Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner, and Robert R. Macke that supplements the Financial Planning Services brochure. You should have received a copy of that brochure. Please contact us at 260-469-3218 if you did not receive Financial Planning Services brochure or if you have any questions about the contents of this supplement. Additional information about Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner, and Robert R. Macke is also available on the SEC's website at www.adviserinfo.sec.gov.



Educational Background and Business Experience

Jacob A. Schmidt Born: 1989 CRD# 5940697	Kenneth P. Schmidt Born: 1954 CRD# 1161772	Cody J. Robinson Born: 1996 CRD# 6950296	Noah A. Buehner Born: 1973 CRD# 6106073	Robert R. Macke Born: 1958 CRD# 2896986
Formal Education After High School B.S., Olivet Nazarene University, 2012 M.S.F., Georgetown University, 2019	Formal Education After High School B.A., Northwest Nazarene University, 1976 J.D., University of Oregon School of Law, 1979 MSFS, American College, 1983	Formal Education After High School B.S., Olivet Nazarene University, 2019	Formal Education After High School B.A., Cedarville University, 1996	Formal Education After High School B.S. Business, Indiana University, 1980
Business Background (Prior 5 Years) Osaic Wealth, Inc. – Registered Representative, Jan 2015 to Present. Financial Planning Services – Jan 2015 to Present	Business Background (Prior 5 Years) Osaic Wealth, Inc. – Registered Representatives, Nov 2005 to Present & 1983 to 2003 Financial Planning Services – 1983 to Present	Business Background (Prior 5 Years) Osaic Wealth, Inc. – Registered Representative, Sept 2020-Present Osaic Wealth Associates, Inc – Non-Registered Assistant, May 2019-Sept 2020 Financial Planning Services – May 2019- Present	Business Background (Prior 5 Years) Osaic Wealth, Inc. – Registered Representative, Jan 2018 to Present Financial Planning Services – Investment Adviser Representative, December 2021 to Present Financial Planning Services – Paraplanner, January 2018 to Present Scottrade – Investment Consultant, Feb 2014 to Jan 2018	Business Background (Prior 5 Years) Osaic Wealth, Inc. – Registered Representative, Aug 2023 to Present Financial Planning Services - Investment Adviser Representative, Aug 2023 to Present Sigma Financial Corporation – Registered Representative, May 2008 to Jul 2023

Disciplinary Information

Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner and Robert R. Macke have not been involved in any activities resulting in a disciplinary disclosure.

Other Business Activities

In addition to being investment adviser representatives of Financial Planning Services, Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, and Robert R. Macke are licensed as independent insurance agents. Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, and Robert R. Macke may make recommendations on insurance products and may also, as independent insurance agents, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, and Robert R. Macke may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Financial Planning Services requires that Jacob A.



Schmidt, Kenneth P. Schmidt, Cody J. Robinson, and Robert R. Macke disclose this conflict of interest when these types of recommendations are made.

Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner, and Robert R. Macke are registered representatives with Osaic Wealth, Inc.

Additional Compensation

Jacob A. Schmidt, Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner, and Robert R. Macke do not receive additional compensation for advisory business.

Supervision

Jacob A. Schmidt supervises Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner, and Robert R. Macke who are named in this Form ADV Part IIB Investment Adviser Brochure Supplement. Jacob A. Schmidt supervises Kenneth P. Schmidt, Cody J. Robinson, Noah A. Buehner, and Robert R. Macke by holding regular staff meetings and regularly reviews client reports, emails, and trading as well as employees' personal securities transactions and holdings reports. Jacob A. Schmidt may be reached at 260.469.3218.