

Item 1: Cover Page

Syverson Strege

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This brochure provides information about the qualifications and business practices of Syverson Strege. If you have any questions about the contents of this brochure, please contact us at (515) 225-6000 or mroberts@onlyworkforyou.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Syverson Strege is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Syverson Strege also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site using a unique identifying number, known as a CRD number. Syverson Strege's CRD number is 109228.

Item 2: Material Changes

There have been no material changes since the February 21, 2024, Form ADV filed on the IARD system.

Item 3: Table of Contents

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Item 4: Advisory Business

Syverson Strege ("Adviser") has been registered as an investment adviser since 1997. The Adviser is 100% owned by Values Based Holding Corporation and David Strege is the majority owner of that entity. As an Adviser, we are a fiduciary and are required to always act in a client's best interest. What you'll quickly discover when you are working with Syverson Strege is we only work for you. To us that means you should only pay for the work performed, not the investment vehicles used in your investment portfolio. Unlike most financial firms, we don't accept commissions because we feel it is profoundly important to provide you with unbiased and objective investment advice based on your financial goals. We believe this philosophy helps ensure we only work for you.

ADVISORY SERVICES

Financial Planning Services

Financial Planning services help individuals and families identify, clarify and act upon their financial and life goals. Our four-step process integrates sound financial planning principles with some very valuable additional offerings. After our initial discussions with you, we'll start with a Discovery Report. This report identifies gaps between your current and desired wealth structure and clarifies your values and personal planning preferences. The second step of our process delivers additional benefits that may include centralized data collection of all your important financial documents; integrated financial planning recommendations; and portfolio analysis and design. In step three, we'll walk you through the implementation of our recommendations and the thinking behind these strategies. Finally, we'll manage the results and keep you informed. We'll do this by providing portfolio performance reports, tracking financial information needed for your taxes and doing ongoing planning. We will also act as your advocate with your other Advisers.

Asset Management Services

Syverson Strege Advisers will help you clarify your investment goals and objectives and provide the following services:

- Analysis of your current holdings
- Asset allocation study
- Provide recommendations for current and future investments based on your Investment Policy Statement ("IPS")
- Assist with the implementation of the recommendations and opening of new investment account(s)
- Quarterly review of accounts and re-balance assets as needed within the portfolio.
- Provide quarterly reporting of investment accounts.

Quarterly performance reports will be provided on each portfolio account with a value of at least \$50,000. An Investment Policy Statement will be completed for each client to detail the specific financial needs, the goals, and any restrictions on investing in certain securities or types of securities. Each client with more than \$500,000 under our management will also receive an annual Investment Review.

Asset management services for publicly traded securities utilize Schwab (See Item 12) and may be done in an institutional mutual fund platform or, if you choose separate account management. These are billed monthly in arrears as a percentage of assets under management.

Automated Investment Program

We offer an automated investment program (the "Program") through which clients are invested in a range of investment strategies we have constructed and manage, each consisting of a portfolio of exchange-traded funds and mutual funds ("Funds") and a cash allocation. The client's portfolio is held in a brokerage account opened by the client at Charles Schwab & Co., Inc. ("CS&Co"). We use the Institutional Intelligent Portfolios® platform ("Platform"), offered by Schwab Performance Technologies ("SPT"), a software provider to independent investment advisers and an affiliate of CS&Co., to operate the Program. We are independent of and not owned by, affiliated with, or sponsored or supervised by

SPT, CS&Co., or their affiliates (together, “Schwab”). We, and not Schwab, are the client’s investment adviser and primary point of contact with respect to the Program. We are solely responsible, and Schwab is not responsible, for determining the appropriateness of the Program for the client, choosing a suitable investment strategy and portfolio for the client’s investment needs and goals, and managing that portfolio on an ongoing basis. We have contracted with SPT to provide us with the Platform, which consists of technology and related trading and account management services for the Program. The Platform enables us to make the Program available to clients online and includes a system that automates certain key parts of our investment process (the “System”).

Based on the information the client provides to us, we will recommend a portfolio via the System. The System also includes an automated investment engine through which we manage the client’s portfolio on an ongoing basis through automatic rebalancing and tax-loss harvesting (if the client is eligible and elects).

Clients do not pay brokerage commissions or any other fees to CS&Co. as part of the Program. Schwab does receive other revenues, including (i) the profit earned by Charles Schwab Bank, SSB, a Schwab affiliate, on the allocation to the Schwab Intelligent Portfolios Sweep Program described in the Schwab Intelligent Portfolios Sweep Program Disclosure Statement; (ii) investment advisory and/or administrative service fees (or unitary fees) received by Charles Schwab Investment Management, Inc., a Schwab affiliate, from Schwab ETFs™ Schwab Funds® and Laudus Funds® that we select to buy and hold in the client’s brokerage account; (iii) fees received by Schwab from mutual funds in the Schwab Mutual Fund Marketplace® (including certain Schwab Funds and Laudus Funds) in the client’s brokerage account for services Schwab provides; and (iv) remuneration Schwab receives from the market centers where it routes ETF trade orders for execution.

Selection and Monitoring of Third-Party Money Managers and Sub-Advisers

Clients’ investment portfolios are managed either by our Investment Adviser Representatives or outside portfolio managers. We select and review outside portfolio managers based on the following factors:

- past performance;
- cost;
- investment philosophy;
- market outlook;
- experience of portfolio managers and executive team;
- opinions of third-party analysts;
- disciplinary, legal and regulatory histories of the firm and its associates;
- whether established compliance procedures are in place to address at a minimum, insider trading, conflicts of interest, anti-money laundering.

We do not calculate portfolio manager performance. Instead, we rely upon the performance figures based on the client’s account statements or reports provided to us by the outside portfolio managers. We do, however, watch out for several types of events in conjunction with poor performance. These events trigger an in-depth review of an outside portfolio manager and primarily include:

- Significant changes in asset allocation;
- Substantial drift in investment style; and/or
- Sustained under-performance.

We do not verify the accuracy of such performance information or its compliance with presentation standards. As a result, performance information may not be calculated on a uniform and consistent basis.

We can hire or delegate authority to independent third-party investment managers and sub-advisers to manage a portion of our client’s portfolio through advisory management services programs and we have the ability to fire independent third-party managers and sub-advisers. We also use independent third-

party managers that require the client to execute a contract directly with the third-party manager and the client would be responsible for terminating the relationship, if applicable. We do not verify the fee being assessed by the third-party manager that the client has contracted with for services.

Types of Investments

Syverson Strege Advisers may also provide you with investment advice on:

- ETFs (exchange-traded funds)
- REITs (real estate investment trusts)
- Insurance products (including annuities, life insurance, and private placement insurance)
- Commodity funds of ETNs
- Alternative investments
- Index funds
- Index annuities
- 529 college savings plans

Note: This may not be an all-inclusive list.

General Information

Your Adviser provides all Financial Planning and Asset Management Services on a discretionary or nondiscretionary basis. Discretion means the Adviser engages in trading activity within your account(s) without receiving prior authorization from you for each trade. You authorize this discretion once you sign the Agreement for Professional Services. At any time you can revoke the discretion by submitting a written request to your Adviser. In most cases, discretion will be utilized. As of December 31, 2023, we have \$585,559,377 of discretionary assets under management and \$207,924,537 of non-discretionary assets under management for a total of \$793,483,914 of assets under management. As a client, you will always receive confirmations and statements showing all trading activity in the account(s).

Integrated Financial Planning

An Integrated Financial Plan may consist of the following components:

1. Retirement planning
2. Estate planning
3. Tax and cash flow planning
4. Investment planning
5. Risk management planning
6. Charitable planning
7. Education funding

Your Adviser provides the following as part of an Integrated Financial Planning service:

- Analysis of your current financial situation
- An asset allocation study
- Design of an integrated plan
- Coordination and integration of the recommendations with your other professional counselors
- Quarterly reporting
- Annual reviews of your current situation

Retirement Account Management (RAM)

For clients who have assets with their employer-sponsored retirement plans such as 401(k)s or 403(b)s, we provide ongoing account management, including:

- Asset allocation and investment selection
- Monitoring of available investment options
- Execution of recommended trades
- Quarterly reports

Item 5: Fees and Compensation

Effective January 1, 2022, we have a fee schedule that combines asset management with financial planning and is labeled as "Wealth Management Fee Schedule." We have a fee schedule that does not include financial planning services and is labeled as "Investment Management Fee Schedule". For existing clients, we are not retiring the previous fee schedule as disclosed below as "Legacy Fee Schedule." The Wealth Management Fee Schedule is based on Total Assets Under Management as follows:

| Total Assets Under Management | Wealth Management Fee |
|-------------------------------|-------------------------|
| \$500,000 - \$1,000,000 | 1.25% of assets managed |
| \$1,000,001 - \$3,000,000 | 1.00% of assets managed |
| \$3,000,001 - \$5,000,000 | 0.90% of assets managed |
| \$5,000,001 - \$10,000,000 | 0.80% of assets managed |
| \$10,000,001 and above | 0.60% of assets managed |

Our minimum relationship size is \$500,000.

The Investment Management Fee Schedule is based on a tiered breakpoint as follows:

| Assets Under Management | Investment Management Fee |
|---|---------------------------|
| First \$1,000,000 | 1.00% of assets managed |
| Next \$1,000,001 - \$2,000,000 | 0.80% of assets managed |
| Next \$2,000,001 - \$5,000,000 | 0.60% of assets managed |
| Next \$5,000,001 - \$10,000,000 | 0.50% of assets managed |
| Next \$10,000,001 - \$25,000,000 | 0.40% of assets managed |
| In excess of \$25,000,000 | Negotiable |
| Our minimum relationship size is \$500,000. | |

Sample Wealth Management Fee: \$1,500,000 of assets under management pays 1.00% or \$15,000 annually or \$1,250 monthly on the assets managed.

Sample Investment Management Fee: \$1,500,000 of assets under management pays 1.00% on the first \$1,000,000 plus 0.80% on the next \$500,000, or \$10,000 plus \$4,000 for a total of \$14,000 annually or \$1,167 monthly on the assets managed.

If someone has no AUM or less than the minimum, we have a financial planning only option as follows:

| 1st Year Fees without Assets Under Management | |
|--|------------------------|
| SERVICE LEVEL | FINANCIAL PLANNING FEE |
| Bronze | \$5,000 |
| Silver | \$10,000 |
| Gold | \$20,000 |

| Subsequent Year fees without Assets under Management | |
|---|------------------------|
| SERVICE LEVEL | FINANCIAL PLANNING FEE |
| Bronze | \$2,400 |
| Silver | \$6,000 |
| Gold | \$12,000 |

There are times that the financial planning project could exceed the Gold level fee amount and a separate proposal will be prepared for the client to review.

Legacy Fee Schedule: Fees paid to the Adviser are for the advisory services only. The fees do not include, for example, the fees charged by third parties such as third-party managers, Iowa sales tax for certain circumstances, or accountants and attorneys assisting with providing the client with accounting and legal advice. The circumstances when 50% of the current Iowa sales tax rate is assessed to Iowa residents are: 1) when a client is receiving financial planning services; or 2) when a client's entire investment advisory relationship is managed exclusively on a non-discretionary basis. Fees on transactions and other account fees will also be charged by brokerage firms in accordance with the account's brokerage firm's normal schedule. See Item 12, Brokerage Practices.

Fees and Compensation Schedule

| 1st Year Fees with Assets Under Management | | | |
|---|------------------------|-------------|-------------|
| SERVICE LEVEL | FINANCIAL PLANNING FEE | MINIMUM AUM | MINIMUM AUA |
| Bronze | \$2,500 | \$250,000 | \$500,000 |
| Silver | \$5,000 | \$500,000 | \$1M |
| Gold | \$10,000 | \$1M | \$2M |

| Subsequent Year fees with Assets under Management | | | |
|--|------------------------|-------------|-------------|
| SERVICE LEVEL | FINANCIAL PLANNING FEE | MINIMUM AUM | MINIMUM AUA |
| Bronze | \$1,200 | \$250,000 | \$500,000 |
| Silver | \$3,600 | \$500,000 | \$1M |
| Gold | \$7,200 | \$1M | \$2M |

Asset Management Fee

| Amount under management (in addition to Financial Planning Fee) | |
|---|------------|
| \$0-\$1,000,000 | 1.00% |
| \$1,000,001 - \$2,000,000 | 0.80% |
| \$2,000,001 - \$5,000,000 | 0.60% |
| \$5,000,001 - \$10,000,000 | 0.50% |
| \$10,000,001 - \$25,000,000 | 0.40% |
| \$25,000,001+ | Negotiable |

| 1st Year Fees without Assets Under Management | |
|--|------------------------|
| SERVICE LEVEL | FINANCIAL PLANNING FEE |
| Bronze | \$5,000 |
| Silver | \$10,000 |
| Gold | \$20,000 |

| Subsequent Year fees without Assets under Management | |
|---|------------------------|
| SERVICE LEVEL | FINANCIAL PLANNING FEE |
| Bronze | \$2,400 |
| Silver | \$6,000 |
| Gold | \$12,000 |

Asset Management Only

(REQUIRED MINIMUM OF \$300,000 ASSETS UNDER MANAGEMENT)

Includes the following:

1. Design of Investment Policy Statement
2. Selection of appropriate asset allocation
3. Manager selection and ongoing monitoring
4. Quarterly performance statements
5. Statements of activity (quarterly or monthly, as desired)
6. Annual meeting with portfolio review

| Amount under management, each tier is charged its respective rate | |
|---|-------------------------|
| \$0-\$1,000,000 | 1.00% of assets managed |
| \$1,000,001 - \$2,000,000 | 0.80% of assets managed |
| \$2,000,001 - \$5,000,000 | 0.60% of assets managed |
| \$5,000,001 - \$10,000,000 | 0.50% of assets managed |
| \$10,000,001 - \$25,000,000 | 0.40% of assets managed |
| \$25,000,001+ | Negotiable |

Assets Under Advisement (AUA) Services

(REQUIRED MINIMUM OF \$300,000 ASSETS UNDER ADVISEMENT)*

Includes the following:

1. Selection of appropriate asset allocation
2. Manager selection and ongoing monitoring
3. Quarterly rebalance recommendations

The annual AUA Services fee for accounts \$300,001 and above is 0.35%. The total AUA Services fee will not exceed \$7,000 for any client.

****A minimum fee of \$1,000 per account applies to any accounts under \$300,000***

Retirement Account Management (RAM)

For clients who have assets with their employer-sponsored retirement plans such as 401(k)s or 403(b)s, we provide ongoing account management. A flat 0.75% annual fee will be charged on all retirement plan assets under management.

Automated Investment Program

The automated investment program (the "Program") will typically not include financial planning services and is billed on the "Investment Management Fee Schedule" as described previously. For those clients in the Program that does include financial planning services the fees will be billed on the "Wealth Management Fee Schedule" as described previously.

As described in Item 4 Advisory Business, clients do not pay fees to SPT or brokerage commissions or other fees to CS&Co. as part of the Program. However, Schwab does require the cash weighting of the portfolio allocation to be equal to or greater than 4% for each portfolio. Schwab does receive other revenues, including (i) the profit earned by Charles Schwab Bank, SSB, a Schwab affiliate, on the allocation to the Schwab Intelligent Portfolios Sweep Program described in the Schwab Intelligent Portfolios Sweep Program Disclosure Statement; (ii) investment advisory and/or administrative service fees (or unitary fees) received by Charles Schwab Investment Management, Inc., a Schwab affiliate, from Schwab ETFs™ Schwab Funds® and Laudus Funds® that we select to buy and hold in the client's brokerage account; (iii) fees received by Schwab from mutual funds in the Schwab Mutual Fund Marketplace® (including certain Schwab Funds and Laudus Funds) in the client's brokerage account for services Schwab provides; and (iv) remuneration Schwab receives from the market centers where it routes ETF trade orders for execution. Brokerage arrangements are further described below in Item 12 Brokerage Practices.

Hourly Consulting

Your Adviser will provide financial advice as requested, based on the objectives, constraints and other information you provided. These services will be invoiced at up to an hourly rate of \$400 and will be invoiced after the service is provided. At the time of engagement, a deposit of up to 50% may be required with the balance due upon delivery of the requested services. There is no account minimum for this service. The hourly rate may vary depending on the complexity of your financial situation and the services provided.

General Information

Your Adviser initiates no trading activity for Integrated Financial Plans, Non-Managed Portfolio Performance Reporting, Special Projects or Hourly Consulting Projects thus no discretion is exercised.

All fees and account minimums may be waived or negotiated at the Adviser's choice.

Payment of Fees and Brokerage Costs

Fees are monthly in arrears and may be directly deducted from your account(s) or you may be invoiced for services. You may select either payment method. As indicated above, some financial planning and other project fees are collected in advance while all asset management services for publicly traded securities are billed monthly in arrears as a percent of assets under management. See the above charts for details.

Clients may incur custodian fees, brokerage and other transaction costs. (See Brokerage Practices Page 10) Advice offered may involve investments in mutual funds. Clients are hereby advised that all fees paid for asset management services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees are described in each mutual fund's prospectus. Clients whose assets are invested in the shares of mutual funds pay a direct management fee to the investment adviser and an indirect management fee to the mutual fund. Third-party managers and sub-advisers are currently used to manage some clients' assets. The third-party manager and sub-adviser relationship fees are similar to the mutual fund fee relationship previously described. Clients have the option to implement the recommended asset allocation by purchasing investment products through other brokers or agents that are not affiliated with the adviser.

In the unlikely event that a billing error or discrepancy occurs, the client will be notified, and the adviser will first try to put the refund back into the account from which the fee payment occurred. If they are unable to do this, they'll send the client a check.

In the event of trading errors caused by the Adviser employees, it is the Adviser's policy to make its clients whole and to document errors in its trade error file. Any Adviser created trade errors that result in a loss to a client will be debited against the Adviser's error account and the client made whole. Any Adviser created trade errors that result in a gain to a client, and the gain can be attributed to a client, the client is entitled to keep the gain. If the Adviser makes a trade error that results in a gain to a client and the gain cannot be attributable to a particular client, Schwab, and not the Adviser, keeps the gain. In that case, if the gain is more than \$100, Schwab will donate the gain to charity. If the gain is less than \$100, Schwab will keep the gain to offset its administrative time and expense.

No Syverson Strege employee accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. Our fee-based approach eliminates all sales commissions and ensures our guidance is always focused on the client's best interest, not ours. That has always been and will always be the way we help our clients.

Item 6: Performance-Based Fees and Side-By-Side Management

Syverson Strege advisers do not receive any Performance-Based fees.

Item 7: Types of Clients

Our advisers manage individual accounts, trusts, and estates. For asset management services, quarterly performance reports will be provided on each portfolio account with a value of at least \$50,000. Each client with more than \$500,000 under our management will also receive an annual Investment Review. We have a \$300,000 or \$500,000 minimum account size depending on the fee schedule. Account minimums and fees may be negotiable at Adviser's choice.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

Your personalized investment strategies and recommendations may be based upon consideration of any of the following:

- Current income needs
- Need for inflation protection
- Loss of principal balance
- Volatility of income
- Liquidity requirements
- Time horizon
- Tax considerations
- Legal requirements
- Unique needs and consideration

Additionally, your adviser may use historical quantitative data on selected assets to determine probable risk and reward factors based on your objectives and constraints. In developing your financial plan, Syverson Strege may create a computerized portfolio model to assist in asset selection and performance analysis of varying relationships between asset classes.

All security investments involve a risk of loss. We cannot stress enough that you need to realize that actual performance will vary from return potential and volatility presented. The performance of any particular investment vehicle is dependent on the management strategy of the selected investment company. You should review the mutual fund prospectus or private placement memorandum for the specific risks related to each fund that is held in your account.

In certain situations, we recommend investments in selected private placements or hedge funds. These types of investments may present unique risks due to the use of leverage and potential lack of liquidity. In addition, such recommendations may be limited only to those clients that are termed as "Accredited Investors" as defined in Rule 205-3 of the Investment Advisers Act of 1940. These types of investments also have varied and unique fee structures of their own. In the event we receive a portion of the fee charged from a third-party manager, the value of a client's assets invested with that manager will be removed from the asset based upon which our fees are calculated and billed. Due to the unique and complex nature of these investments, clients will receive a separate disclosure prior to any investments being made.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are related to the Adviser's business or the integrity of their management.

Item 10: Other Financial Industry Activities and Affiliations

No Syverson Strege employee has a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser. Additionally, no adviser has a pending application to register as a broker-dealer, a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

At any time, you or prospective clients may contact us to request a copy of the Adviser Code of Ethics.

The Adviser and its related persons may also own securities that they recommend to their clients as well. It is the expressed policy of Syverson Strege that persons employed by our organization are expected to purchase or sell a security for their personal accounts only after trading of that same security has been completed in client accounts. There is no conflict of interest as the securities are widely held and publicly traded.

As these situations reflect a conflict of interest, Adviser has established the following restrictions in order to ensure its fiduciary responsibilities:

- An officer or employee of Syverson Strege shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person or employee of the Adviser shall prefer his or her own interest to that of the advisory client.
- Our organization maintains a list of all securities holdings for itself, and anyone associated with this advisory practice. An appropriate officer of Syverson Strege reviews these holdings on a regular basis.

- We emphasize the unrestricted right of our clients to decline implementing any advice rendered.
- All of our employees are required to act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- Any employee not in observance of the above may be subject to termination.

Item 12: Brokerage Practices

Syverson Strege determines which investment managers are to manage the accounts within an outside manager's selection. We'll choose these managers based on our client's investment objectives and risk tolerance.

Custodians and Brokers Adviser Recommends

The Adviser does not maintain physical custody of client assets that it manages, although the Adviser may be deemed to have custody of client assets if clients give Adviser authority to withdraw assets from client accounts. Client assets must be maintained in an account at a "qualified custodian", generally a broker-dealer. The Adviser recommends that clients use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian.

Clients have no obligation to use Schwab and may choose another broker-dealer or vendor. The Adviser is independently owned and operated and is not affiliated with any third-party broker-dealers. Client's broker-dealer will hold client assets in an account and buy and sell securities when Adviser or client instructs them to do so. While the Adviser may recommend that clients use Schwab as their custodian, clients will decide whether to do so and will open their account with Schwab by entering into an account agreement directly with Schwab. The Adviser does not open the account for the client, although the Adviser may assist the client in doing so. A client may direct the Adviser to use a specific broker; however, the broker may not wish to establish a new relationship with the Adviser.

Clients primarily grant the Adviser discretionary authority over the selection of and amounts of securities to be bought and/or sold for their account without obtaining their prior consent or approval from the client. (See Item 4 Advisory Business) The trading authority will allow the Adviser to take advantage of time-sensitive market conditions in securities, which are consistent with the client's prior stated investment objectives. However, Adviser's investment authority may be subject to specified investment objectives, guidelines, and/or conditions imposed by the client. For example, a client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry. Adviser does not participate in initial public offerings.

How Adviser Recommends Brokers/Custodians

The Adviser seeks to recommend a custodian/broker who will hold client assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. The Adviser considers a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear, and settle trades (buy and sell securities for client accounts)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc.)
- Availability of investment research and tools that assist in making investment decisions
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Quality of services and prior experience with other clients
- Reputation, financial strength, and stability
- Availability of other products and services that benefit Adviser, as discussed below

Client Brokerage and Custody Costs

For client accounts that Schwab maintains, Schwab generally does not charge clients separately for custody services but is compensated by charging commissions or fees on trades that it executes or that settle into client Schwab accounts. In addition to transaction-related fees, Schwab charges clients a flat dollar amount as a “prime broker” or “trade away” fee for each trade that the Adviser has executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into client Schwab accounts. These fees are in addition to the transaction-related fees or other compensation clients pay the executing broker-dealer. Because of this, in order to minimize client trading costs, the Adviser has Schwab execute most trades in client accounts. The Adviser has determined that having Schwab execute most trades is consistent with the Adviser’s duty to seek “best execution” of client trades. Best execution means the most favorable terms for a transaction based on all relevant factors.

Products and Services Available From Schwab

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like the Adviser. Schwab provides Adviser and Adviser’s clients with access to its institutional brokerage – trading, custody, reporting, and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services to Adviser that may help Adviser manage or administer Adviser’s client accounts. Schwab’s support services generally are available on an unsolicited basis (Adviser does not have to request them) and at no charge to Adviser. The availability of these services from Schwab benefits Adviser because Adviser does not have to produce or purchase them. It also is a benefit to Adviser because it is operationally more efficient for Adviser to have clients at one custodian.

Schwab also offers other services to Adviser intended to help manage and further develop Adviser’s business enterprise. These services generally only benefit the Adviser and include:

- Educational conferences and events
- Consulting on technology and business needs
- Consulting on legal and related compliance needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to the Adviser. Schwab also discounts or waives its fees for some of these services or pays all or a part of a third-party’s fees. Schwab also provides Adviser with other benefits, such as occasional business entertainment for our personnel. If clients did not maintain their accounts with Schwab, the Adviser would be required to pay for these services from the Adviser’s own resources. This is a conflict of interest. Adviser believes, however, that taken in the aggregate, Adviser’s recommendation of Schwab as custodian and broker is in the best interest of clients.

In the event of trading errors caused by the Adviser employees, it is the Adviser’s policy to make its clients whole and to document errors in its trade error file. Any Adviser created trade errors that result in a loss to a client will be debited against the Adviser’s error account and the client made whole. Any Adviser created trade errors that result in a gain to a client, and the gain can be attributed to a client, the client is entitled to keep the gain. If the Adviser makes a trade error that results in a gain to a client and the gain cannot be attributable to a particular client, Schwab, and not the Adviser, keeps the gain. In that case, if the gain is more than \$100, Schwab will donate the gain to charity. If the gain is less than \$100, Schwab will keep the gain to offset its administrative time and expense.

Aggregation of Orders

The Adviser aggregates orders with respect to a security if such aggregation is consistent with achieving best execution for the various client accounts. When orders are aggregated, each participating account will receive the average share price for all transactions in a particular security affected to fill such orders on a given business day. Transaction costs will generally be allocated upon each account’s participation in the transaction. Specific allocations may be chosen based upon an account’s existing positions in

securities, the cash availability of one or more particular accounts, a partial fill of the aggregated trade, tax reasons, or the required minimum trade lot sizes for foreign securities.

If it is not possible to aggregate a trade, a client may receive a different price on a security transaction and may not be able to purchase or sell the same quantity of a security. In addition, clients that elect the services of broker/dealers other than those recommended may not be able to participate in aggregate trading practices.

Item 13: Review of Accounts

Annual Planning Sessions analyze a client's complete financial plan. Client information is updated, and new recommendations are made as required. These reviews are conducted according to instructions outlined by a Financial Planner. Written reports vary by client and by the services selected but will include a listing of all assets and liabilities.

For Financial Planning clients with portfolios of \$500,000 or more, investment reviews are held annually. A Financial Planner conducts investment reviews at least annually and they can be done more often if the client desires. Currently, there is no limit to the number of clients they serve. At least quarterly, activity reports and performance reports are sent to advisory service clients.

The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of the quarter.

Item 14: Client Referrals and Other Compensation

Client Referrals

Adviser has entered into a promotion agreement with Johnne Syverson, an Investment Adviser Representative of Adviser. The terms of the referral arrangement with Johnne Syverson ("Syverson") are as follows:

If Syverson introduces Syverson Strege to a prospective client, future contracts between Syverson Strege and that prospective client fall under this Agreement. This Agreement does not pertain to referrals originating from an existing client and sent to Syverson via phone or email.

REVENUE SHARING ON INVESTMENT ACCOUNTS:

If Syverson refers a new client who establishes a fee-paying investment account with the investments managed by Syverson Strege, Syverson Strege will pay Syverson a revenue sharing fee, calculated in the following manner:

- Take the value of the account on the one-year anniversary of the client contract date and estimate the fee Syverson Strege would receive on that amount in the coming 12 months.
- On accounts assigned the "wealth management fee schedule" Syverson will receive an amount equal to 80% of the estimated one year of fees, payable in the month after the one-year contract anniversary.
- On accounts assigned any fee schedule other than the "wealth management fee schedule" Syverson will receive an amount equal to 100% of the estimated one year of fees, payable in the month after the one-year contract anniversary.

REVENUE SHARING ON FINANCIAL PLANNING ONLY REFERRALS

If Syverson refers a client to Syverson Strege and the client contracts with Syverson Strege for financial planning services only (i.e. there is a separate financial planning fee and not an all-inclusive wealth management fee), Syverson Strege will pay Syverson 20% of the contracted revenue for the first contract year, paid upon receipt of payment from the client.

These fees paid to Syverson cause no variance in the fees charged to any client.

Adviser pays Wealthramp, Inc. (Wealthramp) for client referrals through its participation in Wealthramp's program. These fees paid to Wealthramp cause no variance in the fees charged to any client. All fees will be disclosed at the time of the solicitation with the client.

Adviser paid NAPFA, an industry membership association, a fee to have their website listed on NAPFA's website. This fee was a one-time only fee and was not dependent on the number of referrals received because of the listing. Ongoing membership in NAPFA is required.

Other Compensation

Adviser does not direct brokerage transactions to any third party, including Schwab, in return for client referrals. See Item 12 Brokerage Practices for a discussion of economic benefits received from Schwab.

Item 15: Custody

Your Adviser does not have physical custody of any client funds. The Adviser does send account statements to its clients and urges its clients to compare the account statements they receive from the qualified custodian with those that they receive from the adviser. Clients may have standing letters of authorization on their accounts. The Adviser has reviewed those relationships and determined that they meet the IAA no action letter seven conditions and do not trigger the surprise custody audit.

Item 16: Investment Discretion

The Adviser provides all Financial Planning and Asset Management Services on a discretionary or nondiscretionary basis. Discretion means the Adviser engages in trading activity within the Client's account(s) without receiving prior authorization for each trade. This discretion is authorized by the Client in writing (upon signing the Agreement for Professional Services) and may be revoked at any time by submitting a written request to the Adviser. In most cases, discretion will be utilized by the adviser to rebalance a portfolio back to the allocation established by the Investment Policy Statement. Clients are notified with a default disclosure of broader allocation changes that will occur automatically unless the client elects out of the investment change by the notification date established in the communication sent to the client.

Item 17: Voting Client Securities

Adviser votes proxies for its clients, which includes any class actions, and the appropriate records are maintained. In all cases, the Adviser votes in the best interests of its clients. For more details on the proxy voting policies of Syverson Strege and information regarding a specific vote, please contact our office at (515) 225-6000.

The Adviser's default election is to vote all proxies for its clients. The client can at any time choose to elect out of this proxy voting service and vote their proxies. The adviser has automated its proxy voting by utilizing a proxy voting company with established proxy voting guidelines. The proxy voting guidelines are always available upon client request. A client can choose to vote on one particular proxy issue by notifying the adviser in writing that they want to opt out of the automated proxy voting service on that issue. Any conflict of interest with the client with respect to voting their securities will need to be sent in writing to the Adviser 30 days in advance of the proxy due date.

Item 18: Financial Information

While clients may pay a financial planning deposit of more than \$1,200, the work is normally completed and the initial financial planning presentation occurs within six months. Adviser does not have any adverse financial information to disclose.

Privacy Policy Notice

At Syverson Strege we respect your personal financial privacy. We realize that you have entrusted us with private personal financial information and it is important to us that you know our policy concerning what we do with that information. These policies apply to our current and former clients.

We collect personal financial information about you from the following sources:

- Information you provide us in paper form which include tax returns, legal documents, insurance policies, employee benefits, investment advisory agreements, brokerage account applications, and other documents you complete in connection with the opening and maintenance of your accounts with us; and
- Information you provide us orally; and
- Information we receive from third parties, such as brokerage firms, about your transactions with user with others.
- This personal information includes such things as your name, Social Security number, address and telephone numbers, net worth, annual income and account numbers. We do not disclose any nonpublic personal financial information about you to any nonaffiliated third parties, except in the following circumstances:
- When required to execute transactions for your account or otherwise to provide services you have requested; or
- When you have specifically authorized us to do so in writing; or
- When permitted or required by law.

Within our firm, we restrict access to your personal financial information to the employees who need to know that information to provide services to you. To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect your privacy including off-site backups of our computer information in a secure environment; anti-virus protection software; and password protected access to customer information. These policies apply to customers of Syverson Strege in its role as a registered investment advisory firm. Information about our customers may be shared with its regulators, its broker/dealer (if applicable), the CFP Board of Standards (if applicable), and the Financial Planning Association (if applicable and only in conjunction with a possible Code of Ethics violation).

For additional information, please contact our Chief Compliance Officer, Matt Roberts at:

Syverson Strege

4125 Westown Parkway, Suite 104
West Des Moines, IA 50266
(515) 225-6000 • mroberts@onlyworkforyou.com

FORM ADV PART 2B: Brochure Supplement

Item 1: Cover Page

March 27, 2024

Syverson Strege

4125 Westown Parkway, Suite 104
West Des Moines, IA 50266
(515) 225-6000
Onlyworkforyou.com

This brochure supplement provides information about Syverson Strege investment managers that supplements the Syverson Strege company brochure. You should have received a copy of that brochure. Please contact Chief Compliance Officer, Matt Roberts at (515) 225-6000 or mroberts@onlyworkforyou.com if you did not receive Syverson Strege's brochure or if you have any questions about the contents of this supplement.

Additional information about Syverson Strege also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Experience



Johnne D. Syverson, CFP®, AEP, CAP®

CRD number 1022800

Born: 1948

Education:

- The American College Bryn Mawr, PA, Chartered Life Underwriter (CLU®) 1973;
- Chartered Financial Consultant (ChFC®) 1983;
- MS Financial Services 1988; Chartered Advisor in Philanthropy (CAP®) 2005
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 1992
- Accredited Estate Planner (AEP), 1995

Employment:

- Syverson Strege
 - Strategic Advisor (1/1/2023 – present)
 - Senior Financial Planner, (10/1997 – 12/2022)
 - President, (10/1997-10/2017)
- Values Based Holding Corporation
 - Board Member, (01/2010 – present)
 - Chairman, (10/2997-01/2017)
 - President, (04/2015 – 12/2017)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

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

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

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

accountant, an insurance professional and financial planner, or a trust officer. Estate planning encompasses the accumulation, conservation, preservation, and transfer of an estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include lifetime planning that leads to conservation and transfer of assets. Estate planning should also facilitate the intended and orderly transfer of property at death, taking into consideration the family unit and the potential costs of different methods.

To apply for the CAP® designation, the applicant must certify in writing that, for at least three of the five years immediately preceding this application, they have been:

- Actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, fund or endowments, or accounting for nonprofit organizations as part of your regular practice or employment or
- Employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving or fund raising.

The CAP® program consists of three courses. Each is designed for self-study, leading to an objective exam in a local exam center. In addition, weekly webinars are offered to bring CAP® students into conversation with each other about how the material can be used to help clients, donors, and communities.

In applying for the CAP® designation, you also must subscribe to ethical standards, embodied by the American College Code of Ethics and Procedures (which includes the Professional Pledge and eight Canons) and additional ethical codes. In addition to complying with these standards, you also must certify in writing that you meet professional codes, canons of ethics, or standards of practice of licenses or professional designations already earned AND have adopted at least one of the following codes of ethics or standards of practice applicable to fund raisers and charitable planners:

- The Code of Ethical Principles and Standards of Professional Practice of the Association of Fundraising Professionals (AFP)
- The model Standards of Practice for the Charitable Gift Planner adopted by the National Committee on Planned Giving (NCPG) and the American Council on Gift Annuities (ACGA).

The certificant must also subscribe in writing to the provisions of the Donor Bill of Rights originally promulgated by the American Association of Fundraising Counsel (AAFRC), the Association for Healthcare Philanthropy (AHP), the Council for Advancement and Support of Education (CASE), and the AFP. Copies of these standards are provided to applicants as part of the application process.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

If a non-profit organization referral comes from Johnne Syverson ("SYVERSON") and contracts with Adviser for a speaking event, Adviser will pay SYVERSON 20% of the contracted revenue, paid upon receipt of payment from the client. If SYVERSON refers a new client who establishes a Charitable Trust or Pooled Income Fund account with the investments managed by Adviser, Adviser will pay SYVERSON

a lump sum of 100% of the first four (4) quarters' worth of revenue, to be paid at the end of that fourth quarter. This does not pertain to new monies from existing clients. If SYVERSON refers a client to Adviser and the client contracts with Adviser for financial planning services, Adviser will pay SYVERSON 20% of the contracted revenue for the first contract year, paid upon receipt of payment from the client. These fees paid to SYVERSON cause no variance in the fees charged to any client. We have implemented supervisory procedures to monitor our advisory representatives' business activity.

Item 6: Supervision

The Board of Directors reviews Johnne D. Syverson's performance at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



David G. Strege, CFP®, CFA, CKA®
CRD number 1045849
 Born: 1958

Education:

- Drake University Des Moines, IA, BS BA, 1981
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 1982
- Institute of Chartered Financial Analysts, Chartered Financial Analyst (CFA), 1987
- Certified Kingdom Advisor (CKA®), 2017

Employment:

- Syverson Strege
 - Chief Compliance Officer, (10/1997 – 9/2019)
 - Senior Financial Planner, (10/1997 – present)
- Values Based Holding Corporation
 - President, (01/2018 – 09/2018)
 - Chairman, (01/2017- present)
 - Secretary, (04/2015-Present)

Mr. Strege earned the Chartered Financial Analyst (CFA) designation in 1987. The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders — often making the charter a prerequisite for employment. Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

A Certified Kingdom Advisor® is a disciple of Christ who has committed to be a person of character who, from a biblical worldview, serves clients with biblical financial advice in order to properly steward the resources entrusted to them. There are five areas of qualification and five disciplines that require certain professional designations. Mr. Strege meets the Financial Planner discipline per the discipline requirements.

Financial Planner

Qualifying Designations: CFP®, ChFC, CPA/PFS or at least ten years of full-time experience practicing with clients in this discipline.

Description: A Financial Planner seeks to help people use God-given resources to accomplish God-given goals by implementing a comprehensive financial plan that includes the six-step process as outlined by the Certified Financial Planning Board of Standards, Inc.

For more information, go to <https://kingdomadvisors.org> to learn more about the Certified Kingdom Advisor® designation.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

The Board of Directors reviews David G. Strege's performance at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Lance D. Gunkel, CFP®, CFA

CRD number 4231652

Born: 1978

Education:

- Drake University Des Moines, IA, BS Business Administration, 2001
- University of Iowa, Iowa City, IA, MBA 2007
- Chartered Financial Analyst Institute, Chartered Financial Analyst (CFA), 2004
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2005

Employment:

- Syverson Strege
 - Managing Director, (9/2018-present)
 - Chief Investment Officer, Investment Management (10/2009 – 9/2018)
 - Senior Financial Analyst, (10/2003 – 10/2009)
- Values Based Holding Corporation
 - President, (09/2018 – Present)
 - Treasurer, (04/2015-9/2018)

Mr. Gunkel earned the Chartered Financial Analyst (CFA) designation in 2004. The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders — often making the charter a prerequisite for employment. Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

The Board of Directors reviews the performance of Lance D. Gunkel at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Jason Gunkel, CFA, CFP®, CAP®

CRD number 6300116

Born: 1981

Education:

- Drake University, Des Moines, IA, BS BA, 2004
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2009
- Chartered Financial Analyst Institute, Chartered Financial Analyst (CFA), 2006
- Chartered Advisor in Philanthropy (CAP®) 2011

Employment:

- Syverson Strege
 - Chief Investment Officer, (9/2018 – present)
 - Financial Planner, (01/2016 – present)
 - Senior Financial Analyst, (01/2004 – 06/2007), (04/2008 – 01/2016)
- Principal Global Investors, Portfolio Manager Assistant, (06/2007 – 04/2008)

Mr. Gunkel earned the Chartered Financial Analyst (CFA) designation in 2006. The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

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The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

To apply for the CAP® designation, the applicant must certify in writing that, for at least three of the five years immediately preceding this application, they have been:

- Actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, fund or endowments, or accounting for nonprofit organizations as part of your regular practice or employment or
- Employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving or fund raising.

The CAP® program consists of three courses. Each is designed for self-study, leading to an objective exam in a local exam center. In addition, weekly webinars are offered to bring CAP® students into conversation with each other about how the material can be used to help clients, donors, and communities.

In applying for the CAP® designation, you also must subscribe to ethical standards, embodied by the American College Code of Ethics and Procedures (which includes the Professional Pledge and eight Canons) and additional ethical codes. In addition to complying with these standards, you also must certify in writing that you meet professional codes, canons of ethics, or standards of practice of licenses or professional designations already earned AND have adopted at least one of the following codes of ethics or standards of practice applicable to fund raisers and charitable planners:

- The Code of Ethical Principles and Standards of Professional Practice of the Association of Fundraising Professionals (AFP)
- The model Standards of Practice for the Charitable Gift Planner adopted by the National Committee on Planned Giving (NCPG) and the American Council on Gift Annuities (ACGA).

The certificant must also subscribe in writing to the provisions of the Donor Bill or Rights originally promulgated by the American Association of Fundraising Counsel (AAFRC), the Association for Healthcare Philanthropy (AHP), the Council for Advancement and Support of Education (CASE), and the AFP. Copies of these standards are provided to applicants as part of the application process.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Jason Gunkel at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Wayne Johnson, CFP®, AEP®, CAP®
CRD number 4484130
 Born: 1962

Education:

- Iowa State University Bachelor of Science – Industrial Engineering, 1985
- Iowa State University Masters of Business Administration, 1996
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2005
- Chartered Advisor in Philanthropy (CAP®) 2013

Employment:

- Syverson Strege
 - Financial Planner, (08/2013-present)
 - Financial Analyst, (08/2007-08/2013)
- Values Based Holding Corporation
 - Board Member, (09/2018 – present)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

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

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

1. Credential requirement. To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Fiduciary Advisor (CTFA), in any jurisdiction of the United States of America.
2. Professional discipline engaged in estate planning requirement. The applicant must be presently and significantly engaged in "estate planning activities" as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. Estate planning encompasses the accumulation, conservation, preservation, and transfer of an estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include lifetime planning that leads to conservation and transfer of assets. Estate planning should also facilitate the intended and orderly transfer of

property at death, taking into consideration the family unit and the potential costs of different methods.

To apply for the CAP® designation, the applicant must certify in writing that, for at least three of the five years immediately preceding this application, they have been:

- Actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, fund or endowments, or accounting for nonprofit organizations as part of your regular practice or employment or
- Employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving or fund raising.

The CAP® program consists of three courses. Each is designed for self-study, leading to an objective exam in a local exam center. In addition, weekly webinars are offered to bring CAP® students into conversation with each other about how the material can be used to help clients, donors, and communities.

In applying for the CAP® designation, you also must subscribe to ethical standards, embodied by the American College Code of Ethics and Procedures (which includes the Professional Pledge and eight Canons) and additional ethical codes. In addition to complying with these standards, you also must certify in writing that you meet professional codes, canons of ethics, or standards of practice of licenses or professional designations already earned AND have adopted at least one of the following codes of ethics or standards of practice applicable to fund raisers and charitable planners:

- The Code of Ethical Principles and Standards of Professional Practice of the Association of Fundraising Professionals (AFP)
- The model Standards of Practice for the Charitable Gift Planner adopted by the National Committee on Planned Giving (NCPG) and the American Council on Gift Annuities (ACGA).

The certificant must also subscribe in writing to the provisions of the Donor Bill of Rights originally promulgated by the American Association of Fundraising Counsel (AAFRC), the Association for Healthcare Philanthropy (AHP), the Council for Advancement and Support of Education (CASE), and the AFP. Copies of these standards are provided to applicants as part of the application process.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Wayne Johnson at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson,

Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Tim Roemmich, CFP®, CASL®

CRD number 2542999

Born: 1959

Education:

- Northwestern College – Orange City, IA BA in Education – 1982
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2009
- Chartered Advisor for Senior Living® (CASL®) 2011

Employment:

- Syverson Stregge
 - Senior Associate Financial Planner, (04/2020-present)
 - Senior Financial Analyst, (11/2004-04/2020)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Chartered Advisor for Senior Living® (CASL®) has prerequisite requirements for The American College CLU®, ChFC®, RHU, REBC, and CLF designations or Advising clients on financial and/or practical matters relating to their retirement years or on issues dealing with aging for at least three of the five years preceding the awarding of the designation; [Five required courses](#), equivalent to 15 semester credit hours; and examination after each course and 15 hours of continuing education every two years.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Tim Roemmich at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The

Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Matt Roberts, CFP®, CAP®

CRD number 6300103

Born: 1985

Education:

- Iowa State University, Ames, Iowa BS in Finance - 2007
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2013
- Drake University, Des Moines, Iowa Masters in Management – 2014
- Chartered Advisor in Philanthropy (CAP®) 2020

Employment:

- Syverson Stregge
 - Chief Planning Officer, (09/2019 – Present)
 - Financial Planner, (01/2016-present)
 - Financial Analyst, (10/2010-01/2016)
- Audit Bureau of Circulations
 - Auditor, February 2008-September 2010

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

To apply for the CAP® designation, the applicant must certify in writing that, for at least three of the five years immediately preceding this application, they have been:

- Actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, fund or endowments, or accounting for nonprofit organizations as part of your regular practice or employment or
- Employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving or fundraising.

The CAP® program consists of three courses. Each is designed for self-study, leading to an objective exam in a local exam center. In addition, weekly webinars are offered to bring CAP® students into conversation with each other about how the material can be used to help clients, donors, and communities.

In applying for the CAP® designation, you also must subscribe to ethical standards, embodied by the American College Code of Ethics and Procedures (which includes the Professional Pledge and eight Canons) and additional ethical codes. In addition to complying with these standards, you also must certify in writing that you meet professional codes, canons of ethics, or standards of practice of licenses or professional designations already earned AND have adopted at least one of the following codes of ethics or standards of practice applicable to fund raisers and charitable planners:

- The Code of Ethical Principles and Standards of Professional Practice of the Association of Fundraising Professionals (AFP)
- The model Standards of Practice for the Charitable Gift Planner adopted by the National Committee on Planned Giving (NCPG) and the American Council on Gift Annuities (ACGA).

The certificant must also subscribe in writing to the provisions of the Donor Bill of Rights originally promulgated by the American Association of Fundraising Counsel (AAFRC), the Association for Healthcare Philanthropy (AHP), the Council for Advancement and Support of Education (CASE), and the AFP. Copies of these standards are provided to applicants as part of the application process.

In order to achieve and maintain the MFM™ designation a candidate has 3 years experience actively managing investment portfolios. Educational Requirements – Eligible candidates must successfully complete at least one of the following:

- AAFM-approved degree (graduate or undergraduate) in finance, tax, accounting, financial services, law or a CPA, MBA, MS, PhD, or JD from an accredited school or organization
- 5 or more approved and related courses from an AACSB; ACBSP, Equis or ABA accredited business school, law school, or AAFM sanctioned program
- AAFM Executive Certification training course.

Examination Type – Varies according to educational requirement above
Continuing Education/Experience Requirements – 15 hours per year.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

The Board of Directors reviews the performance of Matt Roberts at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Jerin Young, CFP®, CKA®
CRD number: 7082982
 Born: 1994

Education:

- Harding University, Searcy, AR, BBA in Finance - 2016
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2019
- Certified Kingdom Advisor (CKA®), 2021

Employment:

- Syverson Strege
 - Senior Associate Financial Planner, (01/2022 – present)
 - Associate Financial Planner, (04/2020-12/2021)
 - Financial Analyst, (01/2018-04/2020)
 - Financial Associate, (05/2016 – 12/2017)
- Miller Giles, LLP
 - Runner, (08/2015 – 05/2016)
- Conger Wealth Management
 - Financial Planning Intern, (05/2015 – 07/2015)
- Brackett Library
 - Student Reference Assistant, (08/2013 – 05/2015)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

A Certified Kingdom Advisor® is a disciple of Christ who has committed to be a person of character who, from a biblical worldview, serves clients with biblical financial advice in order to properly steward the resources entrusted to them. There are five areas of qualification and five disciplines that require certain professional designations. Mr. Strege meets the Financial Planner discipline per the discipline requirements.

Financial Planner

Qualifying Designations: CFP®, ChFC, CPA/PFS or at least ten years of full-time experience practicing with clients in this discipline.

Description: A Financial Planner seeks to help people use God-given resources to accomplish God-given goals by implementing a comprehensive financial plan that includes the six-step process as outlined by the Certified Financial Planning Board of Standards, Inc.

For more information, go to <https://kingdomadvisors.org> to learn more about the Certified Kingdom Advisor® designation.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Jerin Young at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



TC Conley, CFP®, CEPA®, CDFA®

CRD number: 5938215

Born: 1989

Education:

- Iowa State University, Ames, Iowa, BS -2011
- University of Minnesota, Minneapolis, MN, MBA, 2015
- Certified Financial Planner (CFP®) Certified Financial Planner Board of Standards, 2016
- Certified Exit Planning Advisor (CEPA®), 2020
- Certified Divorce Financial Analyst (CDFA®), 2022

Employment:

- Syverson Strege
 - Financial Planner, (05/2019-present)
- Legacy Financial Group, LLC
 - Investment Adviser Representative, (03/2017 – 4/2019)
- Cargill Risk Management
 - Producer Solutions and Hedging Solutions Operations Analyst, (11/2012 – 03/2017)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. – See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

The Certified Exit Planning Advisor (CEPA) Program is a five-day executive MBA-style program that trains and certifies qualified professional advisors in the field of exit planning. Developed and taught by a diverse team of over 15 nationally recognized experts, the CEPA program offers attendees an innovative learning experience, performance-enhancing resources, and the strategic insights and tools to help them advance their practice in a transitioning marketplace. Participants who successfully complete the CEPA program and pass the closed book proctored exam receive the Certified Exit Planning Advisor (CEPA) credential and earn up to 34 continuing education credits with twelve major professional associations.

The Certified Divorce Financial Analyst (CDFA®) Program is designed to prepare you as an expert on the financial aspects of divorce. For many clients, divorce is the largest financial transaction of their lives. The role of a CDFA® professional is to address the special financial issues of divorce with data to help achieve equitable settlements. Candidates must now have a bachelor's degree with three years of on-the-job experience or, if no bachelor's degree, five years of relevant experience. Experience has been defined as the following:

- Financial planning
- Family law practice, or

Experience in three or more of the following:

- Tax code
- Investment advisory or management
- Real estate, mortgage, and reverse mortgage lending
- Life and disability insurance
- Financial therapist or coach

A candidate will have to report their experience and have it approved prior to using the CDFA marks. Experience will be submitted through the candidate's profile and will be reviewed by IDFA staff. Divorce Financial Planning is the application of the discipline of financial planning to settlement strategies in divorce. The process requires the synthesis of tax, insurance, retirement, and other areas of knowledge with their specific application to divorce. The eligibility requirements were established by the Board of Advisors and reflect the fact that this is not an entry-level designation but an advanced program.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of TC Conley at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Ben Geiger, CFP®
CRD number: 6862060
 Born: 1996

Education:

- Iowa State University, Ames, Iowa, BS in Finance -2017
- Certified Financial Planner®, Certified Financial Planner Certificate Board of Standards, 2020

Employment:

- Syverson Strege
 - Senior Associate Financial Planner (1/2022 – present)
 - Associate Financial Planner, (04/2020- 12/2021)
 - Financial Analyst, (08/2018-04/2020)
- Central Financial Group/Clarity Financial Planning (Broker-Dealer; Signator Investors, Inc.), Investment Adviser Representative, (05/2017- 07/2018)
- Jim Russell Financial Services, Insurance Agent, (07/2016-04/2017)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Ben Geiger at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The

Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Mike Murkins, CFP®
CRD number: 5983732
Born: 1986

Education:

- Iowa State University, Ames, Iowa, BS in Finance – 2009
- Certified Financial Planner®, Certified Financial Planner Certificate Board of Standards, 2020

Employment:

- Syverson Stregé
 - Senior Associate Financial Planner (01/2022 – present)
 - Associate Financial Planner, (04/2020- 12/2021)
 - Financial Analyst, (08/2019-04/2020)
- US Bancorp Investments, Registered Private Client Associate, (12/2018- 08/2019)
- Marrs Wealth Management, Business Development Administrator, (01/2018-04/2018)
- Workiva, Strategic Account Manager, (07/2017 – 12/2017)
- Renewable Energy Group, Sales Representative, (09/2015 – 07/2017)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Mike Murkins at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Bobby Daniels, CFP®, CIMA®

CRD number: 6297844

Born: 1989

Education:

- Iowa State University, Ames, Iowa, Marketing and Management – 2011
- Certified Financial Planner™ (CFP®), Certified Financial Planner Certificate Board of Standards, 2018
- Certified Investment Management Analyst® (CIMA®), 2021

Employment:

- Syverson Strege & Company, Investment Adviser Representative (03/2023 – present)
- Edward Jones, Financial Advisor (02/2022 – 03/2023)
- Sammons Retirement Solutions/Sammons Financial Network, Senior Regional Sales Director (01/2018 – 02/2022)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

The CIMA® certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA® is the first financial services credential to meet this international standard for personnel certification. For additional information about any of these credentials, please refer directly to the website of the issuing organization.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None

Item 6: Supervision

An Executive Team member reviews the performance of Bobby Daniels at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is 515-225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack, and David Stregge. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Lance Knaack, CFP®
CRD number: 5803820
 Born: 1982

Education:

- Iowa State University, Ames, Iowa, Agricultural Education – 2005
- Certified Financial Planner®, Certified Financial Planner Certificate Board of Standards, 2023

Employment:

- Syverson Strege
 - Associate Financial Planner, (07/2020- Present)
- Voya Financial Partners, LLC, Registered Representative, (05/2018- 07/2020)
- VOYA, CCR, (09/2014- 07/2020)
- Directed Services LLC, Registered Representative, (06/2010 – 06/2018)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Lance Knaack at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Strege. The Investment Committee meets monthly and reviews economic and

market data, mutual fund and manager performance, and allocation analysis to determine whether any changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.

Item 2: Educational Background and Business Experience



Ryan Simpson, CFP®
CRD number: 7885619
 Born: 1987

Education:

- South Dakota State University, Brookings, SD, BS in Biological Science – 2013
- Certified Financial Planner®, Certified Financial Planner Certificate Board of Standards, 2024

Employment:

- Syverson Stregge
 - Associate Financial Planner, (01/2022 – Present)
 - Client Service Associate, (03/2021 – 12/2021)
- Simpson Design Group, Production Assistant, (05/2012 – 03/2021)
- Iowa State University, Research Associate, (04/2014 – 08/2016)

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

Item 4: Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Item 5: Additional Compensation

None.

Item 6: Supervision

An Executive Team member reviews the performance of Ryan Simpson at least annually.

Matt Roberts, Chief Compliance Officer, is responsible for monitoring the activities of the Adviser's supervised persons. Mr. Roberts' telephone number is (515) 225-6000. The Investment Committee reviews all accounts and re-balances assets as needed within the portfolio at least every quarter. The Investment Committee currently includes Tyler Conley, Jason Gunkel, Lance Gunkel, Ryan Simpson, Lance Knaack and David Stregge. The Investment Committee meets monthly and reviews economic and market data, mutual fund and manager performance, and allocation analysis to determine whether any

changes are required in client portfolios. To assist the Investment Committee, rebalancing triggers have been established with a third-party provider to occur as needed in the month following the end of a quarter. Mr. Roberts, or his designee, reviews all written client performance materials and newsletters prior to use. All Adviser employees receive Adviser's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Most meetings with clients are in conjunction with another professional staff member who helps prepare the meeting materials and captures meeting notes in the client file.