



**INVESTMENT ADVISORY SERVICES BROCHURE**

**March 2024**

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## **Item 1 – COVER PAGE**

**Waller Financial Planning Group, Inc.  
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**March 2024**

**This brochure provides information about the qualifications and business practices of Waller Financial Planning Group, Inc. If you have any questions about the contents of this Brochure, please contact us at (614) 457-7026 and/or [info@waller.com](mailto:info@waller.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.**

**Additional information about Waller Financial Planning Group, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Waller Financial Planning Group, Inc. is 159564.**

**Any references to Waller Financial Planning Group, Inc. as a registered investment adviser or its related persons as registered advisory representatives does not imply a certain level of skill or training.**

## Item 2 - MATERIAL CHANGES

At least annually, this section will discuss only specific material changes that are made to the Brochure and provide you with a summary of such changes. Additionally, reference to the date of the last annual update to this Brochure will be provided.

Since the last annual amendment to this brochure was filed in February 2023, there have been the following material changes made to this disclosure brochure:

- We removed all references to TD Ameritrade, Inc. and TD Ameritrade Programs due to the transition of moving our clients' managed accounts away from TD Ameritrade, Inc. to Charles Schwab & Company Inc. In November 2019, the two firms announced they had entered into a definitive agreement for Charles Schwab & Company, Inc. to acquire TD Ameritrade in all-stock transaction. As a result of that acquisition, accounts previously held at TD Ameritrade are now Charles Schwab & Company, Inc. accounts. Subsequently, we updated Item 4, Item 5, and Item 12 of this brochure to remove references to TD Ameritrade and replaced them with Charles Schwab.

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In the past, we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days of the close of our fiscal year, which is December 31. We may further provide other ongoing disclosure information about material changes as necessary.

Additionally, we will further provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

Our brochure may be requested free of charge by contacting us at (614) 457-7026 and/or [info@waller.com](mailto:info@waller.com). Additional information about Waller Financial Planning Group, Inc. is also available via the SEC's website [www.adviser.sec.gov](http://www.adviser.sec.gov). The website also provides information about any persons affiliated with Waller Financial Planning Group, Inc. who are registered, or are required to be registered, as investment adviser representatives of Waller Financial Planning Group, Inc.

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#### **Item 4 - ADVISORY BUSINESS**

Waller Financial Planning Group, Inc. (hereinafter referred to as “WFPG”) is an investment advisory firm offering a variety of advisory services customized to your individual needs.

- A. WFPG was founded in December 1985 by Larry Waller. In October 2011, WFPG changed ownership. WFPG is owned equally by Charles A. Kerwood, III, Shareholder, Jason A. Eliason, Shareholder, Jason E. Farris, Shareholder, and Christopher O. Olsgard, Shareholder.
- B. WFPG offers the following advisory services. Each of the services is more fully described below.
  - Investment Management
  - Financial Planning

#### **ASSET MANAGEMENT PROGRAM**

WFPG is the sponsor of the WFPG Asset Management Program, a wrap fee or non-wrap fee asset management program developed through an arrangement using Charles Schwab & Company, Inc.’s platform. Through this Program, WFPG provides investment management services, including providing continuous investment advice to and making investments for you based on your individual needs. Through this service, WFPG offers a customized and individualized investment program. A specific asset allocation strategy and suitability profile is crafted to focus on your specific goals and objectives. The IPS defines your risk tolerance and investment objective. Your information should be updated regularly, but at a minimum of every 2 years.

Asset Management accounts are custodied at Charles Schwab & Company, Inc. Charles Schwab & Company, Inc. in its capacity as a registered broker/dealer, member FINRA/SIPC. Charles Schwab & Company, Inc. is also an investment advisor registered with the SEC but does not serve as an investment advisor for you through our asset management program. Charles Schwab & Company, Inc. provides clearing, custody and other brokerage services for accounts established through the asset management program. Therefore, you are required to establish a brokerage account(s) through Charles Schwab & Company, Inc.’s platform. Separate accounts are maintained for you, and you retain all rights of ownership of your accounts (e. g., the right to withdraw securities or cash, exercise or delegate proxy voting, and receive transaction confirmations).

Asset Management accounts allow you to authorize WFPG to purchase and sell, on either a discretionary basis or non-discretionary basis, portfolios consisting of securities and investments.

*(See, Limits Advice to Certain Types of Investments under Item 4 - Advisory Business, relative to possible securities and investments utilized. See Item 16 - Investment Discretion, for information concerning discretionary authority.)*

During any month that there is activity in your managed account, you receive a monthly account statement from Charles Schwab & Company, Inc. showing account activity as well as positions held in the account at month end. Additionally, you receive a confirmation of each transaction that occurs within your managed account unless the transaction is the result of a systematic purchase, redemption or exchange. You also receive a detailed quarterly report showing performance, positions, and activity. All account data and statements are also available on-line through the account view portal through Charles Schwab & Company, Inc.

- C. WFPG tailors the advisory services it offers to your individual needs. You may impose restrictions and/or limitations on the investing in certain securities or types of securities.

WFPG will gather information about you and your financial situation through meetings and completion of a fact finder or data gathering questionnaire. The information gathered by WFPG will assist WFPG to provide you with the requested services and customize the services to your financial situation. Depending on the services you have requested, WFPG will gather various financial information and history from you including, but not limited to:

Copies of documents (e.g. wills, trusts, insurance policies)

Retirement and financial goals

Investment objectives

Investment horizon

Financial needs Cash

flow analysis Cost of

living needs Education

needs Savings

tendencies

Other applicable financial information required by WFPG in order to provide the investment advisory services requested.

The planning process combines the development of a financial plan with a long-term investment management strategy. Beginning with your end goals in mind, this process requires you to look intensely at your financial history and present situation to align properly with your personal and professional aspirations.

The Waller Financial Planning Process is conducted in two phases: financial plan development and long-term investment management. Waller Financial provides each client with a cross-functional team with the necessary expertise to provide guidance through both phases.

- D. WFPG participates in wrap fee program.

- E. As of December 31, 2023, WFPG has \$4524,084,258 of client assets under our discretionary management and \$54,643,074 on a nondiscretionary basis.

### **Investment Management Services**

WFPG customizes your portfolio allocation taking into consideration your limitations or restrictions, the market and economy at the time and your financial situation, goals and objectives.

WFPG maintains an Approved Investment List. Your Advisory Representative will construct your asset allocation using securities from the approved lists.

WFPG will provide continuous and ongoing discretionary management of your account. Unless otherwise expressly requested by you, WFPG will manage the account on a discretionary basis and make changes to the allocation as deemed appropriate by WFPG. WFPG will determine the securities to be purchased and sold in the account and may alter the securities holdings from time to time, without prior consultation with you. WFPG may actively trade securities and hold such securities for periods of 30 days or less or maintain positions for longer or shorter term periods. Discretionary authority

will be granted by you to WFPG by execution of the Asset Management agreement.

If you choose to have accounts managed on a nondiscretionary basis, you are advised nondiscretionary accounts are subject to certain risks. Risks may include but not be limited to the risk of missing market opportunities or the risk of the Advisory Representative not being able to move out of the market in a timely manner until client's prior authorization has been obtained before any buy, sell or exchange. Therefore, the performance of nondiscretionary accounts may fluctuate from those accounts managed on a discretionary basis. WFPG primarily uses exchange traded funds and open-ended mutual funds and uses no-load and load waived or mutual funds purchased at net asset value (NAV).

You are advised of transactions in the account. Account reallocations and rebalancing may trigger a taxable event, with the exception of IRA accounts, 403(b) accounts and other qualified retirement accounts.

### **Financial Planning Services**

WFPG will typically provide service on matters concerning estate and retirement planning, employee benefit planning, insurance plans, securities, tax shelters, and capital accumulation methods. WFPG may also advise on income, gift and estate taxes as well as advise regarding the purchase, sale or disposition of insurance or assets other than securities or investments.

You will receive a written financial plan as well as subsequent reviews (generally two times per year). Plans and advice are based on your financial situation at the time and are based on financial information disclosed by you to WFPG. You are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is in no way an indication of future performance. WFPG cannot offer any guarantees or promises that your financial goals and objectives will be met. Further, you must continue to review the plan and update the plan based upon changes in your financial situation, goals, or objectives or changes in the economy. Should your financial situation or investment goals or objectives change, you must notify WFPG promptly of the changes. You are advised that the advice offered by WFPG may be limited and is not meant to be comprehensive. Therefore, you may need to seek the services of other professionals such as an insurance adviser, attorney and/or accountant.

### **General Information**

You are advised the investment recommendations and advice offered by WFPG are not legal advice or accounting advice. You should coordinate and discuss the impact of financial advice with your attorney and/or accountant. You are advised that it is necessary to inform WFPG promptly with respect to any changes in your financial situation and investment goals and objectives. Failure to notify WFPG of any such changes could result in investment recommendations not meeting your needs.

## **Item 5 - FEES AND COMPENSATION**

### **Investment Management Services**

- A. Fees are negotiable and are not based on a share of capital gains or capital appreciation of the funds or any portion of the funds.

No fee adjustments will be made for Account appreciation or depreciation. Further, no fee adjustments will be made for additional deposits to the account or partial withdrawals from the account during a billing period.

### **Asset Management Program**

For our asset management services, clients will be charged an annual flat fee of 0.50% of their assets under management.

WFPG may change the above fee schedule upon 30-days prior written notice to you.

Fees are negotiable at the discretion of WFPG. The annual fee is divided and paid quarterly in advance through a direct debit to your account. Charles Schwab & Company, Inc. Is responsible for debiting all fees from your accounts. You must provide Charles Schwab & Company, Inc. with written authorization to debit advisory fees from your accounts and pay the fees to WFPG. Fees are based on the account's asset value as of the last business day of the calendar quarter. Fees for accounts opened at any time other than the beginning of a quarter are prorated based on the number of days remaining in the initial quarter.

Prior to engaging WFPG to provide investment management services, you are required to enter into a formal investment advisory agreement setting forth the terms and conditions, including the amount of investment advisory fees, under which WFPG manages your assets and also a separate custodial/clearing agreement with Charles Schwab & Company, Inc.

You can open a WRAP or Non-WRAP (traditional asset management) account. A non-wrap or traditional account. This means in addition to the investment advisory fee, you may also pay certain transaction charges to defray the costs associated with trade execution. These costs are set out in the Charles Schwab & Company, Inc. brokerage account and application agreement. A WRAP Account provides the same access to asset management services but you do not pay transaction charges associated with trade execution.

You may incur certain charges imposed by third parties other than WFPG in connection with investments made through the account including, surrender charges, and IRA and qualified retirement plan fees. Management fees (which include transaction and execution fees charged by Charles Schwab & Company, Inc. for Non-Wrap accounts) are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to you. A description of these fees and expenses are available in each investment company security's prospectus.

Asset management accounts may cost you more or less than if the assets were held in a traditional brokerage account. In a brokerage account, you are charged commissions for each transaction, and the representative has no duty to provide ongoing advice with respect to the account. If you plan to follow a buy and hold investment strategy for the account or do not wish to purchase ongoing investment advice or management services, you should consider opening a brokerage account rather than an asset management account.

Either party may terminate the agreement for services at any time. If services are terminated within five business days of executing the agreement, services are terminated without penalty and a full



refund of all fees paid in advance is provided. If services are terminated after the initial five-day period, we provide you with a prorated refund of fees paid in advance. The refund is based on the number of days service is actually provided during the final billing period. Termination is effective from the time the other party receives written notification or such other time as may be mutually agreed upon, subject to the settlement of transactions in progress and the final refund of advisory fees. There is no penalty charge on termination.

The minimum fee for investment management is \$3,000.

A client's fee is typically based on the value of all assets within the household under management. However, under certain circumstances not all assets will be charged a fee based on the household value. Such circumstances include clients who keep assets separate, accounts that came under management at different times and multiple family assets.

- B. Advisory fees will generally be collected directly from your account, provided you have given WFPG written authorization. You will be provided with an account statement reflecting the deduction of the advisory fee direct from the account custodian. If the Account does not contain sufficient funds to pay advisory fees, WFPG has limited authority to sell or redeem securities in sufficient amounts to pay advisory fees. You may reimburse the account for advisory fees paid to WFPG, except for ERISA and IRA accounts.
- C. The above fee includes WFPG's advisory fee. WFPG will pay any transaction charges as a result of transactions conducted in the client's account. Several funds are available at no transaction fees. Consequently, there is an incentive for WFPG to utilize funds with no transaction fees in an effort to reduce WFPG's costs. In addition to the advisory fees above, you may pay fees for custodial services, account maintenance fees, and other fees associated with maintaining the Account. Such fees are not charged by WFPG but rather by the product, broker/dealer or account custodian. WFPG does not share in any portion of such fees. Additionally, you may pay your proportionate share of the fund's management and administrative fees as well as the mutual fund adviser's fee of any mutual fund purchased. Such advisory fees are not shared with WFPG and are compensation to the fund-manager.
- D. Advisory fees will be charged in advance of a quarterly billing period (every three months). The quarterly advisory fee will be based on the value of the Account on the last business day of the just completed quarterly billing period. Fees for partial period will be prorated. The initial quarterly fee will be a pro-rated portion of the fee based on the number of days remaining in quarterly billing period. The initial fee will be calculated based upon the value of the account upon establishment.

#### Termination Provisions

You may terminate investment advisory services obtained from WFPG, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with WFPG. Thereafter, you may terminate investment advisory services with 30 days written notice to WFPG. Under both scenarios, you will be responsible for any fees and charges incurred from third parties as a result of maintaining the Account such as account maintenance, custodial, or termination fees. The refund of investment advisory services fees will be pro-rated from the date of termination to the end of the quarterly billing period.

- E. Transaction fees charged by the qualified custodian are billed directly to you by the qualified custodian. WFPG does not receive any portion of such fees from you or the qualified custodian. Please refer to *Item 12 Brokerage Practices* for more information. In addition, you may incur certain charges imposed by third parties other than WFPG in connection with investments made through your account including, but not limited to, IRA and qualified retirement plan fees, and charges imposed by the qualified custodian(s) of your account. Management fees charged by WFPG are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to you.

## **Financial Planning Services**

You are advised that fees for planning services are strictly for planning services. Therefore, you may pay fees and/or commissions for additional services obtained such as asset management or products purchased such as securities or insurance.

The Financial Planning Fee Component charged will be at the discretion of WFPG and will be based upon the time spent with WFPG, number of meetings, complexity of your situation, amount of research, services requested and staff resources.

The minimum hourly rate for financial planning advice is \$250.

### **Termination Provisions**

You may terminate advisory services obtained from WFPG, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with WFPG. Thereafter, you may terminate financial planning services with 30 days written notice to WFPG. You will be responsible for any time spent by WFPG.

## **Item 6 - PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT**

This section is not applicable to WFPG since WFPG does not charge performance-based fees.

## **Item 7 - TYPES OF CLIENTS**

WFPG's services are geared toward: individuals both high net worth (i.e. clients with a net worth of \$2,000,000) and other than high net worth, as well as pension and profit sharing plans and charitable organizations.

WFPG requires minimum fees for financial planning and investment management services. You are advised the minimum fees in relation to your account size may be deemed excessive. You may obtain similar services from another investment adviser at a lower cost.

Financial Planning Minimum Fee	\$3,000
Investment Management Minimum Fee	\$3,000

However, under certain circumstances, WFPG may waive the minimum investment management fee. Such circumstances may include but not be limited to additional assets will soon be deposited or you have other accounts under management with WFPG. You are advised performance may suffer due to difficulties with diversifying smaller accounts and due to risk controls potentially being compromised.

## **Item 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

- A. WFPG conducts economic analysis and attempts to analyze and determine the trends. Additionally, WFPG uses data from various sources, on a subscription basis, such as Morningstar for mutual fund screening on a quarterly basis. These sources may use fundamental and technical analysis in their research. Fundamental analysis generally involves assessing a company's or security's value based on factors such as sales, assets, markets, management, products and services, earnings, and financial structure. Technical analysis generally involves studying trends and movements in a security's price, trading volume, and other market-related factors in an attempt to discern patterns.
- B. You are advised investing in securities involves risk of loss, including the potential loss of principal. Therefore, your participation in any of the management programs offered by WFPG will require you to be prepared to bear the risk of loss and fluctuating performance.

WFPG does not represent, warrant or imply that the services or methods of analysis used by WFPG can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to major market corrections. Past performance is no indication of future performance. No guarantees can be offered that your goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by WFPG will provide a better return than other investment strategies.

- C. WFPG uses exchange traded funds and mutual funds. When investing in an ETF or mutual fund, you will bear additional expenses based on your pro rata share of the ETF's or mutual fund's operating expenses, including the potential duplication of management fees. The risks with exchange traded funds and mutual funds include:
- **Manager Risk:** The risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.
  - **Market Risk:** The risk that the Stock Market will decline, decreasing the value of the securities contained within the mutual funds we recommend to you.
  - **Industry Risk:** The risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.
  - **Inflation Risk:** The risk that the rate of price increases in the economy deteriorates the returns associated with the mutual fund.

These are some of the primary risks associated with investments. Please do not hesitate to contact us to discuss these risks and others in more detail. Mutual fund fees are described in the fund's prospectus, which the custodian mails directly to the client following any purchase of a mutual fund that is new to the client's account. In addition, a prospectus is available online at each mutual fund company's Web site. At the client's request at any time WFPG will direct the client to the appropriate Web page to access the prospectus.

## **Item 9 - DISCIPLINARY INFORMATION**

Neither WFPG nor its management has ever been subject to any disciplinary action.

#### **Item 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

WFPG is not and does not have a related person who is a: futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities. Further, WFPG is not and does not have a related person who is: broker/dealer or other similar type of broker or dealer; investment company or other pooled investment vehicle, other investment adviser or financial planner; futures commission merchant or commodity pool operator; banking or thrift institution; accountant or accounting firm; lawyer or law firm; pension consultant; real estate broker or dealer; insurance company or agency or sponsor or syndicator of a limited partnership.

WFPG attempts to mitigate the conflicts of interest with the potential receipt of commissions if recommendations are implemented by providing you with these disclosures. Further, you are encouraged to consult other professionals and may implement recommendations through other financial professionals.

#### **Item 11 - CODE OF ETHICS, PARTICIPATION OF INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

##### **Code of Ethics**

- A. WFPG has a fiduciary duty to you to act in your best interest and always place your interests first and foremost. WFPG takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as WFPG's policies and procedures. Further, WFPG strives to handle your non-public information in such a way to protect information from falling into hands that have no business reason to know such information and provides you with WFPG's Privacy Policy. As such, WFPG maintains a code of ethics for its Advisory Representatives, supervised persons and staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violations reporting requirements, and safeguarding of material non-public information about your transactions. Further, WFPG's Code of Ethics establishes WFPG's expectation for business conduct. A copy of our Code of Ethics will be provided to you upon request.
- B. Neither WFPG nor its associated persons recommend to clients or buys or sells for client accounts any securities in which we have a material financial interest.
- C. WFPG and its associated persons may buy or sell securities identical to those securities recommended to you. Therefore, WFPG and/or its associated persons may have an interest or position in certain securities that are also recommended and bought or sold to you. WFPG and its associated persons will not put their interests before your interest. WFPG and its associated persons may not trade ahead of you or trade in such a way to obtain a better price for themselves than for you or other clients.
- D. WFPG is required to maintain a list of all securities holdings for its associated persons and develop procedures to supervise the trading activities of associated persons who have knowledge of your transactions and their related family accounts at least quarterly. Further, associated persons are prohibited from trading on non-public information or sharing such information.

## **Prohibition on Use of Insider Information**

WFPG has adopted policies and procedures to prevent the misuse of “insider” information (i.e. material, non-public information). A copy of such policies and procedures is available to any person upon request.

### **Item 12 - BROKERAGE PRACTICES**

Clients are under no obligation to act on the financial planning recommendations of WFPG. If the firm assists in the implementation of any recommendations, we are responsible to ensure that the client receives the best execution possible. Best execution does not necessarily mean that clients receive the lowest possible costs but that the qualitative execution is best. In other words, all conditions considered, the transaction execution is in your best interest. When considering best execution, we look at a number of factors besides prices and rates including, but not limited to:

- Execution capabilities (e.g., market expertise, ease/reliability/timeliness of execution, responsiveness, integration with our existing systems, ease of monitoring investments)
- Products and services offered (e.g., investment programs, back office services, technology, regulatory compliance assistance, research and analytic services)
- Financial strength, stability and responsibility
- Reputation and integrity
- Ability to maintain confidentiality

We exercise reasonable due diligence to make certain that best execution is obtained for all clients when implementing any transaction by considering the back-office services, technology and pricing of services offered.

### **Brokerage Recommendations**

You are under no obligation to act on the financial planning recommendations of WFPG. If we assist you in the implementation of any recommendations, we are responsible to ensure that you receive the best execution possible.

WFPG recommends that you establish brokerage accounts with Charles Schwab & Company, Inc. through their Institutional Platform. Charles Schwab & Company, Inc., Inc. (“Charles Schwab & Company, Inc.”) is a member of FINRA/SIPC/NFA. Charles Schwab & Company, Inc. is an independent (and unaffiliated) SEC-registered broker-dealer and is recommended by WFPG to maintain custody of clients' assets and to effect trades for their accounts.

At least annually, we will review alternative custodians in the marketplace for comparison to the currently used custodian, evaluating criteria such as overall expertise, cost competitiveness, and financial condition. Quality of execution for custodians will be reviewed through trade journal evaluations.

WFPG is independently owned and operated and not affiliated with Charles Schwab & Company, Inc..

The primary factor in suggesting a broker/dealer or custodian is that the services of the recommended firm are provided in a cost-effective manner. While quality of execution at the best price is an important determinant, best execution does not necessarily mean lowest price and it is not the sole consideration. The trading process of any broker/dealer and money manager suggested by WFPG must be efficient, seamless, and straight-forward. Overall custodial support services, trade correction services, and statement preparation are some of the other factors determined when suggesting a broker/dealer.

Charles Schwab & Company, Inc., Inc. provides us with access to their institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisors at no charge to them so long as the independent investment advisors maintain a minimum amount of assets with the custodian.

Charles Schwab & Company, Inc. does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed by recommended money managers through the custodian or that settle into a custodian account.

These benefits include, but are not necessarily limited to: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk; access to block trading which provides the ability to aggregate securities transactions and allocate the appropriate shares to client accounts; the ability to have investment advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; and access to mutual funds that generally require significantly higher minimum initial investments or are generally only available to institutional investors.

Charles Schwab & Company, Inc., Inc. also makes available to us other products and services that benefit our firm but may not benefit clients' accounts. Some of these other products and services assist us in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmation and account statements); provide research, pricing information and other market data; facilitate payment of the firm's fees from its clients' accounts; and assist with back-office functions; record keeping and client reporting. Many of these services generally may be used to service all or a substantial number of our accounts, including accounts not maintained at a recommended custodian. WFPG is also providing other services intended to help our firm manage and further develop our business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing.

Specifically, WFPG participates in the Charles Schwab & Company, Inc. program. . Charles Schwab & Company, Inc. offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Adviser receives some benefits from Charles Schwab & Company, Inc. through its participation in the program. *(Please see the disclosure under Item 14 below.)*

### **Directed Brokerage**

Clients may be allowed to select the broker/dealer that will be used for their accounts. Clients directing the use of a particular broker/dealer or other custodian must understand that we may not be able to obtain the best prices and execution for the transaction. Under a client-directed brokerage arrangement, clients may receive less favorable prices than would otherwise be the case if the client had not designated a particular broker/dealer or custodian. Directed brokerage account trades are generally placed by WFPG after effecting trades for other clients of WFPG. In the event that a client directs WFPG to use a particular broker or dealer, WFPG may not be authorized to negotiate commissions and may be unable to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commission charges may exist between the commissions charged to clients who direct WFPG to use a particular broker or dealer versus clients who do not direct the use of a particular broker or dealer.

### **Soft Dollar Benefits**

An investment adviser receives soft dollar benefits from a broker-dealer when the investment adviser receives research or other products and services in exchange for client securities transactions or maintaining an account balance with the broker-dealer.

WFPG utilizes the services of Charles Schwab & Company, Inc.. While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and WFPG's participation in the Charles Schwab & Company, Inc. program, economic benefits are received by WFPG which would not be received if we did not give investment advice to clients.

The benefits received through participation in the Charles Schwab & Company, Inc. program do not depend upon the amount of transactions directed to or amount of assets managed through Charles Schwab & Company, Inc..

Research obtained with soft dollars is not necessarily utilized for the specific account that generated the soft dollars. We do not attempt to allocate the relative costs or benefits of research among clients because we believe that, in the aggregate, the research we receive benefits all clients and assists us in fulfilling our overall duty to you.

These arrangements create a conflict of interest to the extent that we would have to pay for some or all of the research and/or services with "hard dollars" if we were unable to obtain the research and services in exchange for commissions in connection with client transactions. Client trades are always implemented based on the goals and objectives of the client and not on any research, products or other incentives available.

### **Handling Trade Errors**

WFPG has implemented procedures designed to prevent trade errors; however, trade errors in client accounts cannot always be avoided. Consistent with its fiduciary duty, it is the policy of WFPG to correct trade errors in a manner that is in the best interest of the client. In cases where the client causes the trade error, the client is responsible for any loss resulting from the correction. Depending on the specific circumstances of the trade error, the client may not be able to receive any gains generated as a result of the error correction. In all situations where the client does not cause the trade error, the client is made whole and any loss resulting from the trade error is absorbed by WFPG if the error is caused by WFPG. If the error is caused by the broker/dealer, the broker/dealer is responsible for handling the trade error. If an investment gain results from the correcting trade, the gain remains in the client's account unless the same error involved other client account(s) that should also receive the gains. It is not permissible for all clients to retain the gain. WFPG may also confer with a client to determine if the client should forego the gain (e.g., due to tax reasons).

WFPG will never benefit or profit from trade errors.

### **Block Trading Policy**

We may elect to purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading or block trading and is used by our firm when WFPG believes such action may prove advantageous to clients. If and when we aggregate client orders, allocating securities among client accounts is done on a fair and equitable basis. Typically, the process of aggregating client orders is done in order to achieve better execution, to negotiate more favorable commission rates or to allocate orders among clients on a more equitable basis in order to avoid

differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently.

WFPG uses the pro rata allocation method for transaction allocation.

Under this procedure, pro rata trade allocation means an allocation of the trade at issue among applicable advisory clients in amounts that are proportional to the participating advisory client's intended investable assets. WFPG will calculate the pro rata share of each transaction included in a block order and assigns the appropriate number of shares of each allocated transaction executed for the client's account.

If and when we determine to aggregate client orders for the purchase or sale of securities, including securities in which WFPG or our associated persons may invest, we will do so in accordance with the parameters set forth in the SEC No-Action Letter, *SMC Capital, Inc.* Neither we nor our associated persons receive any additional compensation as a result of block trades.

### **Agency Cross Transactions**

Our associated persons are prohibited from engaging in agency cross transactions, meaning we cannot act as brokers for both the sale and purchase of a single security between two different clients and cannot receive compensation in the form of an agency cross commission or principal mark-up for the trades.

## **Item 13 - REVIEW OF ACCOUNTS**

- A. If you are participating in the Investment Management Services you will be invited to participate in at least an annual review. The frequency of reviews will be determined and agreed to between you and your Advisory Representative. Your Advisory Representative will monitor for changes or shifts in the economy, changes to the management and structure of a mutual fund or company in which your assets are invested, and market shifts and corrections.

If you are participating in Financial Planning Services you will receive regular plan reviews (generally two times per year). Other than the initial plan or analysis, there will be no other reports issued.

The following individuals participate in the review of clients' accounts:

- Charles A. Kerwood, III, Shareholder, Advisory Representative
  - Jason A. Eliason, Shareholder, Advisory Representative
  - Jason E. Farris, Shareholder, Advisory Representative
  - Christopher O. Olsgard, Shareholder, Advisory Representative
  - Scott E. Rendle, Advisory Representative
  - Katherine E. Kincaid, Advisory Representative
- B. You are advised that you must notify your Advisory Representative promptly of any changes to your financial goals, objectives or financial situation as such changes may require him/her to review the portfolio allocation and make recommendations for changes.
- C. You will be provided statements at least quarterly directly from the account custodian. Additionally, you will receive confirmations of all transactions occurring directly from the account custodian.



## Item 14 - CLIENT REFERRALS AND OTHER COMPENSATION

- A. Product vendors recommended by WFPG may provide monetary and non-monetary assistance with client events, provide educational tools and resources. WFPG does not select products as a result of any monetary or non-monetary assistance. The selection of client appropriate product is first and foremost. WFPG's due diligence of a product does not take into consideration any assistance it may receive. Therefore, this is not considered a conflict of interest but a benefit for you and WFPG.
- B. WFPG does not compensate any persons for referrals.

## Item 15 - CUSTODY

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment adviser has the ability to access or control client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented.

WFPG is deemed to have custody of client funds and securities whenever we are given the authority to have fees deducted directly from client accounts. For a select number of client accounts (401(k) plans, 403(b) and 457 plans, retirement plans, and self-directed brokerage accounts), we can log in to a client's accounts using the client's unique log-in information on a web site. When accessing the account through the client's log-in access, our authorizations are broader than customary, and we are deemed to have custody beyond the ability to deduct fees from the account.

For accounts in which WFPG is deemed to have custody, we have established procedures to ensure all client funds and securities are held at a qualified custodian in a separate account for each client under that client's name. Clients or an independent representative of the client will direct, in writing, the establishment of all accounts and therefore are aware of the qualified custodian's name, address and the manner in which the funds or securities are maintained. Finally, account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. **Clients should carefully review those statements and are urged to compare the statements against any reports received directly from WFPG.** When clients have questions about their account statements, they should contact WFPG or the qualified custodian preparing the statement.

Specific to accounts for which we have custody beyond the ability to deduct advisory fees, we have engaged an independent public accounting firm not affiliated in any way with WFPG to perform an annual surprise verification examination. The purpose of such an examination is to verify that the funds and securities held in accounts actually exist and are located at the applicable qualified custodian.

## Item 16 - INVESTMENT DISCRETION

You may grant WFPG authorization to manage your account on a discretionary basis. Discretionary authority will give WFPG the authority to buy, sell, exchange and convert securities in your managed accounts. You will grant such authority to WFPG by execution of the advisory agreement. You may terminate discretionary authorization at any time upon receipt of written notice by WFPG.

Additionally, you are advised that:

- 1) You may set parameters with respect to when the account should be rebalanced and set trading restrictions or limitations;
- 2) Your written consent is required to establish any mutual fund, variable annuity, or brokerage account;
- 3) With the exception of deduction of WFPG's advisory fees from the account, if you have authorized automatic deductions, WFPG will not have the ability to withdraw your funds or securities from the account.

#### **Item 17 - VOTING CLIENT SECURITIES**

WFPG does not vote your securities. Unless you suppress proxies, securities proxies will be sent directly to you by the account custodian or transfer agent. You may contact WFPG about questions and our opinions on how to vote proxies. However, the voting and how you vote the proxies is solely your decision.

#### **Item 18 - FINANCIAL INFORMATION**

- A. WFPG will not require you to prepay more than six or more months in advance of receiving the advisory service.
- B. As stated above, WFPG has discretionary authority over client accounts; however that authority does not extend to the withdrawal of any client assets, with the exception of deduction of WFPG's advisory fees from your accounts. We are financially stable. There is no financial condition that is likely to impair our ability to meet our contractual commitment to you or any other client.
- C. Neither WFPG nor any of its Advisory Representatives has ever been the subject of a bankruptcy petition.

**Item 1**

**BROCHURE SUPPLEMENT**

**Charles A. Kerwood, III, CFP<sup>®</sup>, ChFC<sup>®</sup> AEP<sup>®</sup>  
801 Laurel Oak Drive  
Suite 710  
Naples, FL 34108  
P: 239-325-8505**

**Waller Financial Planning Group, Inc.  
941 Chatham Lane, Suite 212  
Columbus, OH 43221  
P: 614-457-7026**

**February 2024**

**This brochure supplement provides information about Charles A. Kerwood, III that supplements the Waller Financial Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact us at the number referenced above if you did not receive Waller Financial Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Charles A. Kerwood, III is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Charles A. Kerwood, III, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**Item 2 - Educational Background and Business Experience**

*Year of Birth:* 1969

*Education:*

Name of School	Year Graduated	Degree	Major
Ohio State University	1992	B.S.	International Business, Economics & Finance

*Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Waller Financial Planning Group, Inc.	Investment Adviser	Shareholder, Advisory Representative	06/1990 to Present
LPL, LLC	Broker/Dealer	Registered Representative	11/2008 to 11/2013
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	10/1997 to 11/2008

Charles has attained the following professional designations:

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

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios

designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP<sup>®</sup> professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP<sup>®</sup> marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care. This means CFP<sup>®</sup> professionals must provide financial planning services in the best interests of their clients.

CFP<sup>®</sup> professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP<sup>®</sup> certification.

ChFC<sup>®</sup> (Chartered Financial Consultant<sup>®</sup>): The ChFC<sup>®</sup> designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC<sup>®</sup> exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC<sup>®</sup> designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 83-year heritage and the highest level of academic accreditation.

AEP<sup>®</sup> (Accredited Estate Planner<sup>®</sup> Designation): Professional estate planners can obtain an accreditation that acknowledges their experience and specialization in estate planning. Simply put, the Accredited Estate Planner<sup>®</sup> designation means "I believe in the team concept of estate planning."

Awarded by the National Association of Estate Planners & Councils to recognized estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation, and character, the AEP<sup>®</sup> designation helps both clients and colleagues understand your belief in, and dedication to, the team concept of estate planning.

The Accredited Estate Planner<sup>®</sup> designation is available to attorneys, Chartered Life Underwriters<sup>®</sup>, Certified Public Accountants, Certified Trust and Financial Advisors, Chartered Financial Consultants<sup>®</sup>,

and Certified Financial Planners® who are actively engaged in estate planning and meet stringent qualifications at the time of application and commit to ongoing continuing education and recertification requirements.

- With a minimum of 5 years of experience, the designation is available after taking two courses through The American College. For information about courses offered through The American College, please click [HERE](#).
- For those individuals who have 15 years of experience or more, one may choose to be exempt from the required graduate-level courses in estate planning.

### **Item 3 - Disciplinary Information**

Charles A. Kerwood, III is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

### **Item 4 - Other Business Activities**

Charles is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of his time and income.

### **Item 5 - Additional Compensation**

Charles A. Kerwood, III does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

### **Item 6 - Supervision**

Supervision and oversight of the activities conducted through WFPG is conducted by Jason E. Farris, Chief Compliance Officer of WFPG. Jason E. Farris can be contacted at 614-457-7026. Jason E. Farris III participates in investment committee meetings and has access to review managed accounts. Additionally, all account information required to establish an account for a client must flow through Jason E. Farris. Jason E. Farris has procedures in place to be aware of any outside business activities engaged in by WFPG advisors, oversee communications with the public, and review personal trading activities of WFPG advisors as well as in any account over which the advisors have direct or indirect beneficial interest. Furthermore, Jason has implemented a written code of ethics and policies procedures. All supervised persons are required to acknowledge their agreement to comply with the code of ethics and written policies and procedures.

**Item 1**

**BROCHURE SUPPLEMENT**

**Christopher O. Olsgard, CFP®**

**Waller Financial Planning Group, Inc.  
941 Chatham Lane, Suite 212  
Columbus, OH 43221  
P: 614-457-7026**

**March 2024**

**This brochure supplement provides information about Christopher O. Olsgard that supplements the Waller Financial Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact us at the number referenced above if you did not receive Waller Financial Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.**

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

**Christopher O. Olsgard, CFP®**

**Item 2 - Educational Background and Business Experience**

*Year of Birth:* 1980

*Education:*

Name of School	Year Graduated	Degree	Major
Ohio State University	2004	B.S.	Finance and Real Estate/Urban Analysis

*Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Waller Financial Planning Group, Inc.	Investment Adviser	Advisory Representative, Shareholder	11/2004 to Present
LPL, LLC	Broker/Dealer	Registered Representative	11/2008 to 11/2013
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	11/2004 to 11/2008

Christopher has attained the following professional designation:

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios



designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 - Disciplinary Information**

Christopher O. Olsgard is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

### **Item 4 - Other Business Activities**

Christopher is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of his time and income.

### **Item 5 - Additional Compensation**

Christopher O. Olsgard does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

## **Item 6 - Supervision**

Supervision and oversight of the activities conducted through WFPG is conducted by Jason E. Farris, Chief Compliance Officer of WFPG. Jason E. Farris can be contacted at 614-457-7026. Jason E. Farris III participates in investment committee meetings and has access to review managed accounts. Additionally, all account information required to establish an account for a client must flow through Jason E. Farris. Jason E. Farris has procedures in place to be aware of any outside business activities engaged in by WFPG advisors, oversee communications with the public, and review personal trading activities of WFPG advisors as well as in any account over which the advisors have direct or indirect beneficial interest. Furthermore, Jason has implemented a written code of ethics and policies procedures. All supervised persons are required to acknowledge their agreement to comply with the code of ethics and written policies and procedures.

**Item 1**

**BROCHURE SUPPLEMENT**

**Jason A. Eliason, CFP<sup>®</sup>, ChFC<sup>®</sup>, CFA<sup>®</sup>  
Waller Financial Planning Group, Inc.  
941 Chatham Lane, Suite 212  
Columbus, OH 43221  
P: 614-457-7026**

**March 2024**

**This brochure supplement provides information about Jason A. Eliason that supplements the Waller Financial Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact us at the number referenced above if you did not receive Waller Financial Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.**

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

**Jason A. Eliason, CFP®**

**Item 2 - Educational Background and Business Experience**

*Year of Birth:* 1977

*Education:*

Name of School	Year Graduated	Degree	Major
Ohio Wesleyan University	1999	B.A.	Economics Management

*Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Waller Financial Planning Group, Inc.	Investment Adviser	Shareholder, Advisory Representative	01/1999 to Present
LPL, LLC	Broker/Dealer	Registered Representative	11/2008 to 11/2013
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	07/1999 to 11/2008

Jason has attained the following professional designations:

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination,

administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ChFC® (Chartered Financial Consultant®): The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 83-year heritage and the highest level of academic accreditation.

Chartered Financial Analyst (CFA): 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 134 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 22 countries and territories 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](http://www.cfainstitute.org).

## **Item 3 - Disciplinary Information**

Jason A. Eliason is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

## **Item 4 - Other Business Activities**

Jason is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of his time and income.

### **Item 5 - Additional Compensation**

Jason A. Eliason does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

### **Item 6 - Supervision**

Supervision and oversight of the activities conducted through WFPG is conducted by Jason E. Farris, Chief Compliance Officer of WFPG. Jason E. Farris can be contacted at 614-457-7026. Jason E. Farris III participates in investment committee meetings and has access to review managed accounts. Additionally, all account information required to establish an account for a client must flow through Jason E. Farris. Jason E. Farris has procedures in place to be aware of any outside business activities engaged in by WFPG advisors, oversee communications with the public, and review personal trading activities of WFPG advisors as well as in any account over which the advisors have direct or indirect beneficial interest. Furthermore, Jason has implemented a written code of ethics and policies procedures. All supervised persons are required to acknowledge their agreement to comply with the code of ethics and written policies and procedures.

**Item 1**  
**BROCHURE SUPPLEMENT**

**Jason E. Farris, CFP<sup>®</sup> CAP<sup>®</sup>**

**Waller Financial Planning Group, Inc.  
941 Chatham Lane, Suite 212  
Columbus, OH 43221  
P: 614-457-7026**

**March 2024**

**This brochure supplement provides information about Jason E. Farris that supplements the Waller Financial Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact us at the number referenced above if you did not receive Waller Financial Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.**

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



**Jason E. Farris, CFP®**

**Item 2 - Educational Background and Business Experience**

*Year of Birth:* 1980

*Education:*

Name of School	Year Graduated	Degree	Major
Ohio State University	2004	B.S.	Finance

*Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Waller Financial Planning Group, Inc.	Investment Adviser	Advisory Representative, Shareholder	04/2004 to Present
LPL, LLC	Broker/Dealer	Registered Representative	11/2008 to 11/2013
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	08/2008 to 11/2008

Jason has attained the following professional designation:

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP<sup>®</sup> professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP<sup>®</sup> marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care. This means CFP<sup>®</sup> professionals must provide financial planning services in the best interests of their clients.

CFP<sup>®</sup> professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP<sup>®</sup> certification.

CAP<sup>®</sup> (Chartered Advisor in Philanthropy<sup>®</sup>): Provides the knowledge and tools you need to help clients articulate and advance their highest aspirations for self, family, and society. CAP<sup>®</sup> holders become members of a growing network of top planners who are working to make our towns and cities better places to live for generations to come. Courses provide an insight into the process of philanthropic planning, including, but not limited to, tax, tools and techniques.

To receive the CAP<sup>®</sup> designation, you must successfully complete all three courses, meet experience requirements and ethics standards, and agree to comply with The American College of Financial Services Code of Ethics and Procedures.

### **Item 3 - Disciplinary Information**

Jason E. Farris is not subject to legal or disciplinary events that are material to a client or prospective client’s evaluation of him or the services offered by him.

### **Item 4 - Other Business Activities**

Jason is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. “Actively engaged” is deemed to mean the business activity represents more than 10 percent of his time and income.

## **Item 5 - Additional Compensation**

Jason E. Farris does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

## **Item 6 - Supervision**

Supervision and oversight of the activities conducted through WFPG is conducted by Jason E. Farris, Chief Compliance Officer of WFPG. Jason E. Farris can be contacted at 614-457-7026. Jason E. Farris III participates in investment committee meetings and has access to review managed accounts. Additionally, all account information required to establish an account for a client must flow through Jason E. Farris. Jason E. Farris has procedures in place to be aware of any outside business activities engaged in by WFPG advisors, oversee communications with the public, and review personal trading activities of WFPG advisors as well as in any account over which the advisors have direct or indirect beneficial interest. Furthermore, Jason has implemented a written code of ethics and policies procedures. All supervised persons are required to acknowledge their agreement to comply with the code of ethics and written policies and procedures.

**Item 1**

**BROCHURE SUPPLEMENT**

**Katherine E. Kincaid, CFP<sup>®</sup>**

**Waller Financial Planning Group, Inc.  
941 Chatham Lane, Suite 212  
Columbus, OH 43221  
P: 614-457-7026**

**March 2024**

**This brochure supplement provides information about Katherine E. Kincaid that supplements the Waller Financial Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact us at the number referenced above if you did not receive Waller Financial Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.**

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

**Katherine E. Kincaid, CFP<sup>®</sup>**

**Item 2 - Educational Background and Business Experience**

*Year of Birth:* 1977

*Education:*

Name of School	Year Graduated	Degree	Major
Franklin University	1999	B.S.	Finance

*Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Waller Financial Planning Group, Inc.	Investment Adviser	Advisory Representative	04/2002 to Present
LPL, LLC	Broker/Dealer	Registered Representative	11/2008 to 11/2013
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	05/2002 to 11/2008

Katherine has attained the following professional designation:

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

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP<sup>®</sup> professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP<sup>®</sup> marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care. This means CFP<sup>®</sup> professionals must provide financial planning services in the best interests of their clients.

CFP<sup>®</sup> professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP<sup>®</sup> certification.

### **Item 3 – Disciplinary Information**

Katherine E. Kincaid is not subject to legal or disciplinary events that are material to a client or prospective client’s evaluation of her or the services offered by her.

### **Item 4 - Other Business Activities**

Katherine is not actively engaged in any other investment-related business or occupation. Further, she is not actively engaged in any other business or occupation for compensation. “Actively engaged” is deemed to mean the business activity represents more than 10 percent of her time and income.

### **Item 5 - Additional Compensation**

Katherine E. Kincaid does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

## **Item 6 - Supervision**

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**Item 1**

**BROCHURE SUPPLEMENT**

**Scott E. Rendle, CFP<sup>®</sup>**

**Waller Financial Planning Group, Inc.  
941 Chatham Lane, Suite 212  
Columbus, OH 43221  
P: 614-457-7026**

**March 2024**

**This brochure supplement provides information about Scott E. Rendle that supplements the Waller Financial Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact us at the number referenced above if you did not receive Waller Financial Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.**

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



**Scott E. Rendle, CFP®**

**Educational Background and Business Experience**

*Year of Birth:* 1974

*Education:*

Name of School	Year Graduated	Degree	Major
Ohio State University	2000	B.S.	Human Ecology with Specialty in Financial Family Management

*Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Waller Financial Planning Group, Inc.	Investment Adviser	Advisory Representative	07/2000 to Present
LPL, LLC	Broker/Dealer	Registered Representative	11/2008 to 11/2013
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	09/2000 to 11/2008

Scott has attained the following professional designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design)

marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Disciplinary Information**

Scott E. Rendle is not subject to legal or disciplinary events that are material to a client or prospective client’s evaluation of him or the services offered by him.

### **Item 4 - Other Business Activities**

Scott is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. “Actively engaged” is deemed to mean the business activity represents more than 10 percent of his time and income.

### **Item 5 - Additional Compensation**

Scott E. Rendle does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

## **Item 6 - Supervision**

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## CUSTOMER PRIVACY POLICY NOTICE

The information contained in this section will also be disclosed in WFPG's Privacy Policy Statement. This statement will be provided to all clients in accordance with the rules and regulations of the *Gramm-Leach-Bliley Act of 1999*.

As a registered investment advisor, Waller Financial Planning Group, Inc. and its investment adviser representatives will gather and develop personal information regarding our clients. This information will be gathered and developed by us for the following purposes:

1. To determine the client's financial goals and objectives
2. To determine the level of advisory services needed and desired by the client
3. To provide the client with specific recommendations regarding advisory services
4. To provide the client with specific recommendations regarding financial products
5. To provide ongoing support and recommendations regarding financial products held in the client's account

Client information that Waller Financial Planning Group, Inc. will collect may include, but not be limited to the following:

- Information received from clients on financial inventories through consultations with its representatives. This information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account and other records concerning the clients' financial conditions and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
- Information developed as part of financial plans, analyses or investment advisory services.
- Information concerning investment advisory account transactions, such as wrap account transactions.
- Information about clients' financial products and services transactions with Waller Financial Planning Group, Inc.

When a client account is closed, Waller Financial Planning Group, Inc. will continue to keep all client information confidential in accordance with the principles stated in its privacy policy.

A copy of the Privacy Policy Notice will be delivered to all clients in writing by at least one of the following methods:

- By hand delivering a copy to the client
- Mailing a copy to the client's address on record
- If business is conducted electronically, a notice may be posted on an electronic site as long as the client acknowledges receipt of the Privacy Policy Notice prior to the client obtaining any services or products from Waller Financial Planning Group, Inc.

A copy of the Privacy Policy Notice will be provided to the client no later than the time a client establishes a relationship with Waller Financial Planning Group, Inc., unless this situation would cause a delay in the client obtaining services and the client agrees to accept the notice at a later date. When this situation applies, a copy of the Privacy Policy Statement will be delivered to the client within a reasonable time period following the transaction.

Any time a change is made to the Privacy Policy, the statement to clients will be revised. The revised statement will be given to all affected clients prior to any disclosure of information. In addition, Waller Financial Planning Group, Inc. will provide a copy of its Privacy Policy Statement to all current and existing clients at least annually.