

*This brochure supplement provides information about Ronald P. Schwantes that supplements the S&A Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Ronald P. Schwantes, IAR if you did not receive S&A Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.*

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

## **S&A Financial Services, Inc.**

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

*For*

**Ronald P. Schwantes, CFP®**

Personal CRD Number: 2327747

Investment Adviser Representative

S&A Financial Services, Inc.  
8655 College Boulevard  
Overland Park, Kansas, 66210  
(913) 362-2712 x 202  
[www.shepardfinancial.com](http://www.shepardfinancial.com)  
[ron@ronschwantes.com](mailto:ron@ronschwantes.com)

UPDATED: 03/31/2014

## Item 2: Educational Background and Business Experience

**Name:** Ronald P. Schwantes

**Born:** December of 1946

### Education Background and Professional Designations:

#### Education:

BS Business and Economics, University of Wisconsin - Platteville - 1969

#### Designations:

#### CFP® - Certified Financial Planner

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

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

**Business Background:**

1995 – Present

Investment Advisor Representative  
Affiliated with S&A Financial Services, Inc.

1995 – Present

Registered Representative  
Cambridge Investment Research, Inc.**Item 3: Disciplinary Information**

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

**Item 4: Other Business Activities**

Ronald P. Schwantes is a registered investment advisor representative, and a licensed insurance agent doing business as Schwantes Financial. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. S&A always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of S&A in their capacity as a registered representative or an insurance agent.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, Ronald P. Schwantes does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through S&A Financial Services, Inc..

**Item 6: Supervision**

As a representative of S&A Financial Services, Inc., Ronald P. Schwantes works closely with F. Curtis Shepard, CCO and all advice provided to clients is reviewed by F. Curtis Shepard prior to implementation. Ronald P. Schwantes's contact information is on the cover page of this disclosure document.

*This brochure supplement provides information about Craig S. Richards that supplements the S&A Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Craig S. Richards, IAR if you did not receive S&A Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.*

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

## **S&A Financial Services, Inc.**

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

*for*

### **Craig S. Richards**

Personal CRD Number: 1843427

Investment Adviser Representative

S&A Financial Services, Inc.  
8655 College Boulevard  
Overland Park, Kansas, 66210  
(913) 362-2712 x 212  
[www.shepardfinancial.com](http://www.shepardfinancial.com)  
[craig@richards-financial.com](mailto:craig@richards-financial.com)

UPDATED: 03/31/2014

## **Item 2: Educational Background and Business Experience**

**Name:** Craig S. Richards

**Born:** 1965

### **Education Background and Professional Designations:**

#### **Education:**

BS Business, University Of Arkansas - 1988

#### **Business Background:**

2009 - Present	Investment Advisor Representative S&A Financial Services, Inc.
1998 - Present	Registered Representative Cambridge Investment Research, Inc.
2005 - 2009	Assistant VP Financial Advisory Services Citizens Bank & Trust

## **Item 3: Disciplinary Information**

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

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

Craig S. Richards is registered representative and licensed insurance agent, also doing business as Richards Financial Services, Inc. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. S&A always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of S&A in their capacity as a registered representative or insurance agent.

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, Craig S. Richards does not receive any economic benefit from any person, company, or organization, in exchange for providing clients

advisory services through S&A Financial Services, Inc..

### **Item 6: Supervision**

As a representative of S&A Financial Services, Inc., Craig S. Richards works closely with F. Curtis Shepard, CCO, and all advice provided to clients is reviewed by F. Curtis Shepard prior to implementation. Craig S. Richards's contact information is on the cover page of this disclosure document.

*This brochure supplement provides information about Gregory C. Shepard that supplements the S&A Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Gregory C. Shepard, IAR if you did not receive S&A Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.*

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## **S&A Financial Services, Inc.**

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

*for*

### **Gregory C. Shepard**

Personal CRD Number: 4126464

Investment Adviser Representative

S&A Financial Services, Inc.  
8655 College Boulevard  
Overland Park, Kansas, 66210  
(913) 362-2712  
[www.shepardfinancial.com](http://www.shepardfinancial.com)  
[greg@shepardfinancial.com](mailto:greg@shepardfinancial.com)

UPDATED: 03/31/2014

## Item 2: Educational Background and Business Experience

**Name:** Gregory C. Shepard

**Born:** 1976

### Education Background and Professional Designations:

#### Education:

BA Business, Kansas State University - 1999

#### Designation:

CFS®- Certified Fund Specialist

#### CFS® MINIMUM QUALIFICATIONS

- To earn this designation, candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university. The designation will not be granted until the required minimum number of hours has been fulfilled or a bachelor's degree has been granted.
- Pass three exams; each one covers two of the six modules (students can three month-extension for \$40)
- Complete one open-book study (a one page set of facts based on a hypothetical client)
- Fill out a registration form and complete a student questionnaire, and
- Sign a code of ethics

#### Business Background:

2001 - Present	Investment Advisor Representative S&A Financial Services, Inc.
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2001 - Present	Registered Representative Cambridge Investment Research, Inc.
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## Item 3: Disciplinary Information

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



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

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

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#### **Item 6: Supervision**

As a representative of S&A Financial Services, Inc., Gregory C. Shepard works closely with F. Curtis Shepard, CCO, and all advice provided to clients is reviewed by F. Curtis Shepard prior to implementation. Greg Shepard's contact information is on the cover page of this disclosure document.

*This brochure supplement provides information about F. Curtis Shepard that supplements the S&A Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact F. Curtis Shepard, President if you did not receive S&A Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.*

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## **S&A Financial Services, Inc.**

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

*for*

### **F. Curtis Shepard**

Personal CRD Number: 836342

Investment Adviser Representative

S&A Financial Services, Inc.  
8655 College Boulevard  
Overland Park, Kansas, 66210  
(913) 362-2712 x 201  
[www.shepardfinancial.com](http://www.shepardfinancial.com)  
[curtis@shepardfinancial.com](mailto:curtis@shepardfinancial.com)

UPDATED: 03/31/2014

## Item 2: Educational Background and Business Experience

**Name:** F. Curtis Shepard

**Born:** 1950

### Education Background and Professional Designations:

#### Education:

BA Business, Oklahoma University – 1972

#### Designations:

#### CFP® - Certified Financial Planner

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## **Business Background:**

1993 – Present

President, RIA, CCO  
S&A Financial Services, Inc.

1993 – Present

Registered Representative  
Cambridge Investment Research, Inc.

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

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

F. Curtis Shepard is a registered representative. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. S&A always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of S&A in their capacity as a registered representative.

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

Other than salary, annual bonuses, regular bonuses, F. Curtis Shepard does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through S&A Financial Services, Inc..

### **Item 6: Supervision**

As the only owner and a representative of S&A Financial Services, Inc., F. Curtis Shepard supervises all duties and activities. F. Curtis Shepard's contact information is on the cover page of this disclosure document.