

## **Firm Brochure**

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of WIKEN & GORMAN LLC. If you have any questions about the contents of this brochure, please contact us at: 707-769-7820 or by e-mail at: [info@wiikenandgorman.com](mailto:info@wiikenandgorman.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 WIKEN & GORMAN LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

01/25/2011

## Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### Material Changes since the Last Update

None

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### Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 707-769-7820 or by e-mail at: [info@wiikenandgorman.com](mailto:info@wiikenandgorman.com).

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# Advisory Business

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## Firm Description

WIIKEN & GORMAN LLC was founded in 1999.

WIIKEN & GORMAN LLC provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning and estate planning.

WIIKEN & GORMAN LLC is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, WIIKEN & GORMAN LLC advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. WIIKEN & GORMAN LLC does not act as a custodian of client assets. The client always maintains asset control. WIIKEN & GORMAN LLC places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur, but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial consultation, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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## Principal Owners

Paula J Wiiken is a 50% owner. Michael J Gorman is a 50% owner.

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## Types of Advisory Services

WIIKEN & GORMAN LLC provides investment supervisory services, furnishes investment advice through consultations, issues a biannual

newsletter and furnishes reports, charts, graphs, formulas or other devices which clients may use to evaluate securities.

On more than an occasional basis WIKEN & GORMAN LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues and estate planning issues.

As of 01-25-2011, WIKEN & GORMAN LLC manages approximately \$203,858,000 in assets for approximately 241 clients. \$0 is managed on a discretionary basis and \$203,858,000 is managed on a non-discretionary basis.

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### **Tailored Relationships**

The goals and objectives for each client are listed in our client Word and Excel documents. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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### **Types of Agreements**

The following agreements define the typical client relationships.

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### **Financial Planning Agreements**

A financial plan is designed to help the client with all aspects of financial planning. This initial service is generally required before one can become a client of WIKEN & GORMAN LLC. The client can elect ongoing financial services once the initial planning work is done.

1. Financial Plan. This service includes analysis of the client's objectives, priorities and time horizons. The process requires client interaction in meetings, data gathering and clarification of financial goals and positions. It examines relevant aspects of the client's financial position, including but not limited to: accumulation of funds for special goals, asset allocation, cash flow management, educational funding, estate planning, insurance planning, investment recommendations, retirement planning and tax planning. The written report includes very specific recommendations on each relevant area of the plan. Cost: \$5,000 payable in two installments.

WIKEN & GORMAN LLC helps the client with implementation to the extent requested and monitors the plan for six months. A client who has completed the process has access to the advisers for six months from the date of the plan presentation at no extra charge unless there are additional monies to be invested.

2. Pro Bono Services. WIKEN & GORMAN LLC reserves the right to work with certain clients or charities on a pro bono basis. These services require a contract and are offered occasionally at our discretion.

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## Financial Management Agreement

This service includes quarterly portfolio reports, at least two meetings per year (in person, by phone or e-mail exchange), tax reporting and unlimited access to WIKEN & GORMAN LLC during the year for all financial needs as requested by the client or as part of the management schedule. Wiiken & Gorman helps the client develop an investment policy that examines risk tolerance and time horizons. The advisers then structure an investment mix that diversifies among asset classes. The advisers select primarily no-load mutual funds and exchange traded funds.

WIKEN & GORMAN LLC continues to research and evaluate the funds and makes recommendations to buy or sell as necessary. However the client at all times maintains control over the investments. It is the clients' responsibility to notify WIKEN & GORMAN LLC of any material change in their situation.

The Financial Management Service Agreement fee is initially based on a percentage of the investable assets according to the following schedule:

- 0.75% from \$500,000 to \$1,000,000
- 0.50% on the next \$2,000,000 (from \$1,000,001 to \$3,000,000) and
- 0.25% on the assets above \$3,000,000.

This fee is converted to a retainer fee at the time financial management is elected. The retainer is adjusted no more than annually for inflation or additions to the portfolio.

The minimum annual fee is \$3,750 and is *not negotiable*. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The retainer is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

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## Retainer Agreement

The client meets with one planner for an annual meeting of 1-2 hours. At this meeting the client and adviser review financial changes, evaluate investment selections and update financial strategies. The client can expect 1-2 additional hours of contact per year with firm planners as issues arise; either the planner or client can initiate this contact. This service is appropriate for those with portfolios below \$500,000.



The annual fee for a Retainer Agreement is \$1300, billed semiannually and is *not negotiable*.

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**Returning Client Fee**

WIKEN & GORMAN LLC makes a client inactive when the client does not respond to correspondence or schedule at least an annual meeting. Clients who later wish to return must pay a re-activation fee of \$250. This fee compensates WIKEN & GORMAN LLC for the recordkeeping required in making a client inactive and later reactivating the same client. This fee is *not negotiable*.

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**Asset Management**

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. WIKEN & GORMAN LLC does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts and interests in partnerships.

Initial public offerings (IPOs) are not available through WIKEN & GORMAN LLC.

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**Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying WIKEN & GORMAN LLC in writing and paying the rate for the time spent prior to notification of termination. If the client made an advance payment, WIKEN & GORMAN LLC will refund any unearned portion of the advance payment.

WIKEN & GORMAN LLC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, WIKEN & GORMAN LLC will refund any unearned portion of the advance payment.

## Fees and Compensation

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### Description

WIIKEN & GORMAN LLC bases its fees on a percentage of assets under management and fixed semi-annual retainer fees.

Fees are *not negotiable*.

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### Fee Billing

Financial management fees are billed quarterly, in *ARREARS*, meaning that WIIKEN & GORMAN LLC invoices clients *AFTER* the three-month billing period has *ENDED*.

Retainer (non-management) fees are billed semi-annually in *ADVANCE*, meaning that WIIKEN & GORMAN LLC invoices clients *BEFORE* the six month period has *ENDED*.

Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

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### Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

WIIKEN & GORMAN LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.)

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### Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid to WIIKEN & GORMAN LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

WIIKEN & GORMAN LLC reserves the right to stop work on any account that is more than 180 days overdue. In addition, WIIKEN & GORMAN LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in WIIKEN & GORMAN LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

**Performance-Based Fees**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

WIIKEN & GORMAN LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

**Types of Clients**

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**Description**

WIIKEN & GORMAN LLC generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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**Account Minimums**

The minimum account size for Financial Management is \$500,000 of assets under management, which equates to an annual fee of \$3,750.

When an account falls below \$300,000 in value, the client has the option to elect Retainer Agreement status, with its reduced level of service and \$1,300 annual fee. There is no minimum account size for this service.

WIIKEN & GORMAN LLC has the discretion to waive the financial management account minimum. Accounts of less than \$500,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. Other exceptions may apply to employees of WIIKEN & GORMAN LLC and their relatives or relatives of existing clients.

# Methods of Analysis, Investment Strategies and Risk of Loss

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## Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases.

Other sources of information that WIKEN & GORMAN LLC may use include Morningstar Principia mutual fund information, Charles Schwab & Company's "Research" service and the World Wide Web.

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## Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a combination of passive and actively managed funds. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Objectives are reviewed at client meetings.

Other strategies may include long-term purchases, short-term purchases, dollar cost averaging and trading.

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## Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

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### **Affiliations**

Wiiken & Gorman may utilize the Institutional Services of Charles Schwab & Co., Inc. or another discount broker for clients with assets under management. The discount broker maintains custody of client securities and furnishes all of the account applications, agreements, etc. Wiiken & Gorman LLC is not compensated by Charles Schwab & Co., Inc. or by any other broker in any way except as described in the Soft Dollar section below.

# Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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## Code of Ethics

The employees of WIKEN & GORMAN LLC have committed to a Code of Ethics that is available for review by clients and prospective clients. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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## Participation or Interest in Client Transactions

WIKEN & GORMAN LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the WIKEN & GORMAN LLC *Compliance Manual*.

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## Personal Trading

The Chief Compliance Officer of WIKEN & GORMAN LLC is Michael J. Gorman. He reviews all employee trades each quarter. His trades are reviewed by Paula J Wiiken. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

# Brokerage Practices

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## Selecting Brokerage Firms

WIKEN & GORMAN LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. WIKEN & GORMAN LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

WIKEN & GORMAN LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co., Inc. WIKEN & GORMAN LLC is an advisor with Charles Schwab & Co., Inc.

WIKEN & GORMAN LLC *DOES NOT* receive fees or commissions from any of these arrangements.

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## Best Execution

WIKEN & GORMAN LLC reviews the execution of trades at each custodian each quarter. The review is documented in the WIKEN & GORMAN LLC *Compliance Manual*. Trading fees charged by the custodians are also reviewed on a quarterly basis. WIKEN & GORMAN LLC does not receive any portion of the trading fees.

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**Soft Dollars**

Schwab Institutional also makes available to WIKEN & GORMAN LLC other products and services that benefit WIKEN & GORMAN LLC, but may not benefit its clients' accounts. Some of these other products and services assist WIKEN & GORMAN LLC in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of WIKEN & GORMAN LLC's fees from its clients' accounts, and assist with back-office support, record keeping and client reporting. Many of these services generally may be used to service all or a substantial number of WIKEN & GORMAN LLC's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional may also provide WIKEN & GORMAN LLC with other services intended to help WIKEN & GORMAN LLC manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance and marketing. In addition Schwab may make available, arrange and/or pay for these types of services to WIKEN & GORMAN LLC by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to WIKEN & GORMAN LLC.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## **Review of Accounts**

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**Periodic Reviews**

Both Advisers perform quarterly reviews for *Financial Management* clients and account reviews at least annually for *Retainer* clients. Advisers perform account reviews more frequently when market conditions dictate.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information and changes in a client's own situation.

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**Regular Reports**

Account reviewers are the clients' primary planner. The planner considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. *Financial Management* clients receive written quarterly updates. The written updates may include an asset allocation, portfolio statement and a summary of objectives and progress towards meeting those objectives.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals**

WIIKEN & GORMAN LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, personal friends and other similar sources. The firm does not compensate referring parties for these referrals.

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### **Referrals Out**

WIIKEN & GORMAN LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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### **Other Compensation**

WIIKEN & GORMAN LLC receives only the fees outlined above. There is no other form of compensation.

## **Custody**

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### **Account Statements**

All assets are held at qualified custodians. This means that the custodians provide account statements directly to clients at their address of record at least quarterly.

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### **Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by WIIKEN & GORMAN LLC.

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### **Net Worth Statements**

Clients are frequently provided asset value statements that are generated from our software programs. These statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.



## Investment Discretion

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### Discretionary Authority for Trading

WIKEN & GORMAN LLC accepts non-discretionary authority to manage securities accounts on behalf of clients. WIKEN & GORMAN LLC has the authority to determine the securities to be bought or sold, and the amount of the securities to be bought or sold, but requests the consent of the client before trading.

The client approves the custodian to be used and the commission rates paid to the custodian. WIKEN & GORMAN LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

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### Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that WIKEN & GORMAN LLC may execute the trades that clients have approved.

## Voting Client Securities

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### Proxy Votes

WIKEN & GORMAN LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, WIKEN & GORMAN LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## Financial Information

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### Financial Condition

WIKEN & GORMAN LLC does not have any financial impairment that precludes the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because WIKEN & GORMAN LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client six months or more in advance.

## Business Continuity Plan

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### General

WIKEN & GORMAN LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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**Disasters**

The Business Continuity Plan covers natural disasters such as earthquakes, tornados and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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**Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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**Loss of Key Personnel**

WIKEN & GORMAN LLC has signed a Buy Sell Agreement to facilitate a smooth transition in the event of a death or disability of the remaining owner.

## **Information Security Program**

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**Information Security**

WIKEN & GORMAN LLC maintains an information security program to reduce the risk that client personal and confidential information may be breached.

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**Privacy Notice*****Our Promise to You***

As a client of Wiiken & Gorman, you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

***Information Provided by Clients***

In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding our clients' identity such as name, address and social security number
- Information regarding securities transactions effected by us and
- Client financial information such as net-worth, assets, income, bank account information and account balances.

### ***How We Manage and Protect Your Personal Information***

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, in order to process a transaction, service an account or as permitted by law.

Additionally, we may share information with outside companies that perform administrative services for us. However, our contractual arrangements with these service providers require them to treat your information as confidential.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

In order to protect your personal information, we maintain physical, electronic and procedural safeguards to protect your personal information. We employ a firewall barrier and authentication procedures in our computer environment. We also secure the premises with a burglar alarm protection system.

### ***Client Notifications***

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy.

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

WIKEN & GORMAN LLC requires as a minimum standard that all planners have a graduate level certificate in Personal Financial Planning, that they pass the Certified Financial Planner Board of Standards Examination and be appropriately registered with the State of California or the SEC. In addition the firm requires 15 units of continuing education per year.

Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

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.

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.

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## **PAULA J WIKEN, CERTIFICATIONS**

### Educational Background:

- Date of birth: 1952
- Institutions
  - Bucknell University, BA 1974
  - University of Northern Colorado, MA 1975
  - Hastings College of the Law, JD 1984
  - University of California Extension, Certificate in Personal Financial Planning, 1992
  - Certified Financial Planner Licensee, 1993

### Business Experience:

- 1993-1999, Paula J Wiiken, CFP™
- 1999-Present, Principal WIKEN & GORMAN LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

### Supervision:

Paula J Wiiken is supervised by Michael J Gorman. He reviews Paula’s work through frequent office interactions as well as remote interactions.

He also reviews Paula's activities through the client relationship management system.

SUPERVISOR'S contact information:

707-769-0200 MIKE@WIKENANDGORMAN.COM

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## **MICHAEL J GORMAN, CERTIFICATIONS**

Educational Background:

- Date of birth: 1949
- Institutions
  - Boston University, BA 1972
  - University of California Extension, Certificate in Personal Financial Planning, 1998
  - Certified Financial Planner Licensee, 2002

Business Experience:

- 1983-1999, Save Energy Company President
- 1999-Present, Principal WIKEN & GORMAN LLC

Disciplinary Information: None

Other Business Activities:

Michael serves as the volunteer Investment Manager of the Endowment Fund for the Petaluma Arts Council and serves on the Board of Directors for the Redwood Empire Estate Planning Council.

Additional Compensation: None

Supervision:

Michael J Gorman is supervised by Paula J Wiiken. She reviews Mike's work through frequent office interactions as well as remote interactions. She also reviews Mike's activities through the client relationship management system.

SUPERVISOR'S contact information:

707-769-7820 PAULA@WIKENANDGORMAN.COM