

BEN L. JENNINGS, CPA, CFP[®], PFS[®]

This brochure provides supplemental information about Ben L. Jennings (“Investment Advisor Representative”, “IAR” or “Employee”) that supplements the SoundView Advisors, P.S. dba SoundView Advisors’ (“SoundView Advisors” “SoundView”, “Advisor” or “Firm”) brochure, which should have also been provided to you. Please contact Ben L. Jennings at SoundView Advisors if you need the SoundView brochure or if you have any questions.

Additional information about SoundView Advisors is also available at the SEC’s website www.adviserinfo.sec.gov (under “investment adviser firm” and type in our firm name).

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ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ben L. Jennings, CPA, CFP®, PFS®

Year Born: 1957

Educational Background:

B.A., Business Administration – Pacific Lutheran University (1989)

M.B.A., Business Administration – Pacific Lutheran University (1991)

M.S., Taxation – Golden Gate University (1996)

Business Background:

01/2010 – Present: *Financial Planner*, SoundView Advisors, P.S. dba SoundView Advisors

10/2003 – 01/2010: *President & Owner*, Navigator Financial Planning, Inc.

02/2002 – 10/2003: *Manager*, RSM McGladrey, Inc.

11/1997 – 01/2002: *Director, Wealth Planning*, J. Duncan & Associates, P.S.

Professional Qualifications:

Series 7, General Securities Representative Examination (2002)

Series 63, Uniform Securities Agent Laws (2002)

Series 65, Uniform Investment Adviser Law Examination (1998)

Professional Designation:

Certified Public Accountant (CPA)

Certified Financial Planner (CFP®)

Personal Financial Specialist (PFS®)

Explanation of Designation:

CPA : (Certified Public Accountant)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.


CFP®: (Certified Financial Planner)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, 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);
- 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 ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks. This requires 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 renewal of 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.

PFS®: (Personal Financial Specialist)

The requirements for the Personal Financial Specialist (PFS®) credential are established by the PFP staff at the AICPA, the National Accreditation Commission, along with the PFS® Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential.

More information on each of these requirements is available in the PFS® Credential Application Kit. Completion of these five requirements allows a candidate to apply for the PFS® credential.

Upon approval, the candidate will become a member of an exclusive community of CPA financial planners: The PFS® credential holders. Initial certification is good for a three year period.

The 5 major requirements are:

- Obtain the CPA License
- Join the AICPA and be a member in good standing
- Complete comprehensive PFP Education
- Attain a specified level of PFP Experience
- Pass a PFP Examination

To maintain an active PFS® Credential, PFS® Credential holders must pay an annual renewal fee and meet the following PFS recertification requirements every three years:

- Regular membership in good standing in the AICPA
- A valid and unrevoked CPA certificate issued by a legally constituted state authority
- 60 hours of CPE related to the PFP Body of Knowledge (AICPA education options)
- Submission of a Statement of Intent to continue to comply with all recertification requirements



ITEM 3 - DISCIPLINARY INFORMATION

Ben L. Jennings has 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

The principal business is that of a Registered Investment Advisor (RIA) and provider of financial planning services.

ITEM 5 - ADDITIONAL COMPENSATION

Other than work with SoundView Advisors and any disclosures made in Items 2 and 4 above, Ben L. Jennings receives no additional compensation related to outside business activities.



ITEM 6 – SUPERVISION

Ben L. Jennings is not a supervising authority at SoundView Advisors and works closely with and is supervised by the supervising partners of the firm. The supervising partners are Bruce C. Stoltenberg, Kevin L. Slater, and Kevin M. Rigg, and may be contacted at the address or phone number on the cover page of this document.

ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS

State securities authorities require this disclosure and it is provided to you for evaluating this investment advisor representative's suitability.

Ben L. Jennings has never been found liable in arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Ben L. Jennings has never been the subject of a bankruptcy petition.