

# Creekside Partners *and* Wiiken & Gorman

Divisions of  
Creekside Partners Financial Advisers LLC

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This brochure provides information about the qualifications and business practices of Creekside Partners and Wiiken & Gorman, divisions of Creekside Partners Financial Advisers, LLC. If you have any questions about the contents of this brochure, please contact us at the telephone number and/or e-mail address above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Creekside Partners Financial Advisers, LLC is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The verbal and written communications of an investment advisor provide you with information you need to determine whether to hire or retain the advisor. Additional information about Creekside Partners Financial Advisers, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Material Changes

### *Material Changes since the Publication of Creekside Partners' Prior Annual Update:*

The material changes to this brochure since the annual update in March 2013 include the following:

- a) A change in corporate form and legal name. The firm was previously known as Creekside Partners, Inc.; it is now Creekside Partners Financial Advisers, LLC. We use the *dba's* "Creekside Partners" and "Wiiken & Gorman." There has been no material change in control of the company.
- b) Creekside Partners Financial Advisers, LLC has entered into an agreement to merge the advisory business of Wiiken & Gorman, LLC, a separately licensed advisory firm. Current clients of Wiiken & Gorman, LLC will continue to be served by that firm under existing contracts and agreements. It is the plan of both our firms to have clients of Wiiken & Gorman, LLC become clients of the newly combined entity, subject to the approval of each client.
- c) As part of this combination of the two firms, Creekside Partners Financial Advisers, LLC will use both its existing business name "Creekside Partners" and the new name "Wiiken & Gorman." Throughout this document, the term "Creekside" is intended to refer to Creekside Partners Financial Advisers, LLC and both of the business names.
- d) Three new key advisor personnel have been added to Creekside's professional staff. Paula Wiiken and Mike Gorman, principals of Wiiken & Gorman LLC, have joined Creekside. In addition, Teresa Coleman, formerly with Charles Schwab, has joined Creekside. Paula and Mike will be registered as advisory representatives with both Creekside Partners Financial Advisers, LLC and Wiiken & Gorman, LLC during the transition period of the merger.
- e) Changes and simplifications to the firm's fee schedule. See Item 5.

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## ITEM 4: ADVISORY BUSINESS

Creekside (referred to as “we,” “our,” “us,” or “Creekside”, and referring to the business names “Creekside Partners” and “Wiiken & Gorman”), has been registered as an investment advisor since April 2003. Our senior advisers are Richard Ashburn Jr., Andrew Hempeck, Paula Wiiken, Michael Gorman and Teresa Coleman.

Services we offer:

We provide financial planning, investment management and general financial advisory services to our clients. These services are typically offered as part of an all-inclusive engagement, not as *à la carte* services.

We are a strictly fee-only firm. This means that we do not sell any brokerage, investment or insurance products, and we take no commissions from any investment product provider. We accept no finder’s fees; our sole source of fees is our clients.

### **Financial Planning Services**

It is our belief that no investment management engagement can be carried out without first establishing a baseline level of understanding of each clients’ unique financial situation, along with their goals and objectives.

Planning topics include, but are not limited to, saving, spending, retirement, college funding, insurance, financial legacy, estate planning, charitable giving and such other topics that might be important to a family or individual.

Financial plans are customized for each client, and are generally included in the standard client fee schedule as detailed in Item 5 below. While we reserve the right to do so, we do not normally undertake financial planning engagements that will not involve an ongoing investment management relationship.

We may coordinate with clients’ other professionals, such as CPAs and attorneys. On an ongoing basis, we offer consultation on a broad range of financial matters that may arise.

### **Investment Management**

Investment management is provided primarily on a discretionary basis. Investment management services can include:

- The development of a roadmap or benchmark based on each client’s unique circumstances, including the client’s financial status, investment objectives, and degree of risk tolerance.
- The design of an appropriate asset allocation across available asset classes and markets based on the client’s goals.
- The selection of individual investments within each asset class. Such investments may include stocks and corporate bonds, treasury and municipal bonds, exchange traded funds, and mutual

funds. Certain other investment vehicles may be considered based on the unique circumstances of each client.

- The ongoing monitoring and maintenance of the investment plan. Such maintenance includes periodic portfolio adjustments to reflect changes in client circumstances, market conditions and relative investment opportunities.
- The periodic reporting of the portfolio and investment results.

We do not provide portfolio management services to any wrap fee programs.

## Assets under management

As of January 1, 2015, we manage assets of \$138,000,000 on a discretionary basis and \$19,000,000 on a non-discretionary basis. These amounts represent assets of clients under contract with this firm, Creekside Partners Financial Advisers, LLC. Wiiken & Gorman, LLC manages assets of \$300,000,000, most of which assets are expected to move to the management of Creekside Partners Financial Advisers, LLC over the next 12 months.

“Discretionary” means that we are authorized by the client to place buy and sell orders in their accounts at our own discretion, without asking for specific approval for each trade. “Non-discretionary” means that we provide our clients with advice and recommendations about investment holdings, but they will make any final decisions and either execute trades themselves or ask us to make the trades in their behalf.

## ITEM 5: FEES AND COMPENSATION

### Fee Schedules

Investment management services are billed at the start of each quarter, calculated on the value of assets under management as of the last day of the prior quarter. Fees are based on the following schedule:

Account Value		Annual Fee
On the first	\$2,000,000	0.75%
On the next	\$3,000,000	0.60%
On amounts	>\$5,000,000	0.50%

Following each quarter, the advance quarterly fee charged for the prior quarter will be reconciled to a client’s account for amounts deposited to and withdrawn from the client’s account during the quarter. In the event that a deposit occurs during the quarter, the fee for that quarter will be recalculated at the end of the billing period and we will bill the client a second fee pro-rata, in arrears, on the additional deposits. In the event that a withdrawal occurs during the quarter, the fee for that quarter will be

recalculated at the end of the billing period and the client will be credited or refunded the pro-rated fee that was attributable to the amount of the withdrawal.

In limited instances, we may consider negotiating fees depending upon the circumstances involved. For example, if a client's assets are particularly large, or if a client seeks limited services, and if we believe that it would be in the interest of the client and the firm to do so, the firm may be willing to negotiate fees or fee structure. In any event, we would evaluate fees and fee structure relative to the nature of the client and the intensity of the services expected to be provided.

We generally require that clients provide authorization for us to deduct our fees directly from an investment account. Important information about the deduction of management fees:

- Clients must provide authorization for us to deduct fees by initialing the appropriate section of our contract.
- Clients will receive a statement from the custodian each quarter which lists our fees and the amount requested as payment for investment advisory services from the custodian.
- Clients will receive a statement from your custodian which shows your holdings.
- Clients are responsible for reviewing the accuracy of the fees being billed, as the custodian will not do so.

In limited circumstances we may agree to allow clients to pay by check rather than deducting payment directly from the client account.

Clients may terminate our advisory relationship at any time by providing written notice. We will prorate the advisory fees received through the termination date and refund any fees due, pro-rata through the end of the applicable quarter. We may terminate our relationship with a client by providing written notice to the client.

There are two key exceptions to the foregoing relating to clients that have become our clients via their existing relationship with Wiiken & Gorman, LLC. Clients paying fees for asset management services are generally billed quarterly in arrears, rather than our standard practice of billing in advance. In addition, certain clients pay a flat annual retainer amount for financial planning and portfolio advice. This amount is billed semi-annually in advance.

## Other Costs Involved

In addition to our advisory fee shown above, you are responsible for paying fees associated with investing for your account. These fees include:

- Management fees for ETFs and mutual funds. These are fees charged by the managers of the ETF or mutual fund and are a portion of the expenses of the ETF or mutual fund.
- Brokerage costs and transaction fees for any securities or fixed income trades. These are generally charged by your custodian and/or executing broker. For example, a purchase of 1,000

shares of an S&P500 ETF could incur a brokerage charge ranging from \$0.00 to \$19.95 or higher, depending on the size of the client's accounts and other features.

Additional information about brokerage costs and services is provided in "Item 12: Brokerage Practices."

We believe the fees mentioned above are competitive; however you may be able to obtain similar services from other sources at a lower price. We receive no monetary compensation from any mutual fund, brokerage, bank or other investment entity. Our sole source of revenue is the fees we charge our clients.

#### ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not receive performance fees for managing accounts.

#### ITEM 7: TYPES OF CLIENTS

Our clients include primarily individuals, families, and their related trusts. We also advise a limited number of nonprofit corporations (*i.e.*, foundations) and/or other business entities, and company retirement plans. These other entities are generally connected with a family to which we also provide service. Generally we require that clients maintain at least \$1,000,000 under management with us. However, we may choose to waive that minimum at our discretion.

#### ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Our investment approach is primarily value-driven, with a secondary emphasis on economic cycle analysis. We attempt to move money into assets that we perceive as cheap (relative to fair value), and move money away from assets that we perceive as expensive. In any event, our goal is a low-turnover, tax-efficient strategy since the fundamental characteristics of asset class valuation do not change quickly or often.

Absent a convincing reason to over- or under-weight a particular asset class, we will structure portfolios in a diversified manner consistent with each client's particular risk and return profile.

The specific investment vehicles used will generally be mutual funds and exchange-traded funds, with a strong bias toward low-cost index instruments. A notable exception to this is our emphasis on individual municipal bonds for clients for whom these bonds are appropriate.

Stocks and equity investments (including real estate and natural resources) involve significant risk of capital loss in the event of a company-specific, sector-specific, geography-specific or general stock market decline. Equity investments can be highly volatile.

Bonds and interest-bearing investments also carry risk of capital loss. These investments involve both interest rate risk (the risk that general interest rates rise, which can cause the value of existing fixed income securities to decline) and default risk (the risk that a security issuer defaults, which causes the

value of the affected securities to decline). Accordingly, fixed income investments can lose value and be volatile.

The risks inherent in stocks, bonds, real estate and other assets classes exist whether the assets are purchased directly (*i.e.*, shares of a company) or via a mutual fund.

We base our tactical asset allocation decisions on valuation analysis and asset class, market and sector analysis. There is no guarantee that our analysis will be correct or that tactical asset allocation decisions will lead to improved performance. There is a risk that tactical asset allocation decisions may lead to underperformance and/or investment losses.

All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situations at all times. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions.

#### ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment advisor and each investment advisor representative providing investment advice to you. We have no information of this type to report.

#### ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

As a registered investment advisor, we are required to disclose when we or our principals have any other financial industry affiliations. Neither we nor our principals have affiliations of this type to report.

#### ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

##### Code of Ethics

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by us and our associated persons. Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours, or
- using non-public information gathered when providing services to you for our own gains, or engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.



## Participation or Interest in Client Transactions

Neither we nor our principals participate in client transactions. That is, we do not recommend to clients, nor buy or sell for client accounts, securities in which we have a financial interest.

## Personal Trading for Associated Persons

We may buy or sell some of the same securities for you that we already hold in our personal accounts. We may also buy or sell for our personal accounts some of the same securities that you already hold in your account. It is our policy not to permit our associated persons (or their immediate relatives) to trade in a way that takes advantage of price movements caused by transactions that we initiate for our clients.

Trades for our accounts (and those of our associated persons) will be placed after client trades have been completed. When our trades are placed after our client trades, we may receive a better or worse price than that received by the client. We and our associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

All persons associated with us are required to report all personal securities transactions to us quarterly.

## ITEM 12: BROKERAGE PRACTICES

### Selection/Recommendation of Brokers

In selecting or recommending brokers to execute portfolio transactions, we make a good faith judgment about which broker would be appropriate. We take into consideration not only the available prices and rates of brokerage commissions, but also other relevant factors that may include (without limitation):

- The execution capabilities of the broker/dealer;
- Research (which may include economic forecasts, investment strategy advice, fundamental and technical advice on individual securities, valuation advice and market analysis);
- Custodial and other services provided by the broker/dealer that are expected to enhance our general portfolio management capabilities;
- The size of the transaction;
- The difficulty of execution;
- The operational facilities of the broker-dealers involved;
- The risk in positioning a block of securities; and
- The quality of the overall brokerage and research services provided by the broker/dealer.

We have arrangements with Charles Schwab & Co. and Fidelity Brokerage Services LLC through which Schwab and Fidelity provide us with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services. The Schwab and Fidelity institutional platform services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations

and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting. We currently purchase an annual software license for use of a portfolio management system developed and sold by a wholly-owned subsidiary of Charles Schwab.

Charles Schwab and Fidelity also offer other services intended to help us manage and further develop our advisory practice. Such services include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third party service providers who provide a wide array of business related services and technology with whom we may contract directly. Both Schwab and Fidelity offer these benefits to us predicated upon us have at least \$10 million of client assets held in accounts at each firm.

These and other benefits from Schwab and Fidelity raise potential conflicts of interest between us and our clients. For example, we have an incentive to recommend that you open an account at Schwab or Fidelity, rather than at another brokerage firm. We believe, however, that our selection of Schwab and Fidelity as custodian and broker is in the best interests of our clients. It is primarily supported by the scope, quality and price of their services (based on the factors discussed above – see “Selection/Recommendation of Brokers”) and not services that benefit only us. We have over \$135 million in client assets under management, and do not believe that maintaining at least \$10 million of those assets at Schwab and Fidelity in order to avoid paying quarterly service fees presents a material conflict of interest.

Schwab and Fidelity generally do not charge their adviser-firm clients (such as us) separately for custody services but are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or Fidelity or that settle into Schwab or Fidelity accounts (*e.g.*, transactions fees are charged for certain no-load mutual funds; commissions are charged for individual equity and bond transactions). Schwab and Fidelity provide access to many no-load mutual funds without transaction charges and other no-load funds at inexpensive transaction charges.

When we select the broker/dealer for a transaction, we may cause you to pay a higher commission for effecting a transaction than another broker/dealer would have charged for effecting that transaction. We do this if we determine in good faith that the amount of the commission is reasonable in relation to the value of the brokerage and research services provided by the broker/dealer. The determination is viewed in terms of either the particular transaction or our overall responsibilities to you.

## Aggregation of Orders

We may aggregate client orders for purchase or sale transactions. This most commonly occurs when we buy municipal bonds for clients. We might execute an order for a large block of bonds, and then allocate them to client accounts. Such allocations will result in each client paying the same market price for the

bond. When a particular purchase or sale of a specific security or fund applies to multiple clients, we usually seek to execute the transactions at, or about, the same time for all applicable clients. In general, investment vehicles purchased for clients consist of a combination of index funds, exchange traded funds, actively managed mutual funds, and other pooled investment vehicles. For these pooled investment vehicles, there is no transaction cost advantage to aggregating orders.

## **ITEM 13: REVIEW OF ACCOUNTS.**

### **Account Reviews and Reviewers**

We review accounts for which we charge asset management fees on at least a quarterly basis to determine whether portfolio investments and corresponding asset allocation percentages are consistent with the goals and objectives outlined during the information gathering phase of the new client process. We conduct portfolio reviews in the context of prevailing economic, market and general conditions at the time of review. Any major variances from the portfolio's goals or policies will trigger a more extensive review of the portfolio and could lead to portfolio changes.

Client accounts under an advisory retainer agreement are reviewed annually.

In addition to the regularly scheduled reviews outlined above, accounts are reviewed periodically based on: (1) a change in client circumstances (e.g., inheritance, career change, marriage/divorce, home purchase, etc.), (2) a major shift in securities markets, or (3) significant tax law or regulatory changes. We depend on clients to notify the firm in the event of changes in the client's circumstances.

### **Statements and Reports**

Clients will receive transaction confirmation notices and regular quarterly account statements directly from the qualified custodian. Additionally, we may provide clients with quarterly position or performance reports.

Clients are encouraged to always compare any reports or statements provided by us against the account statements delivered from the qualified custodian. If you have questions about your account statement, you should contact us and/or the qualified custodian preparing the statement.

## **ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION**

We do not compensate any person for client referrals.

We do receive economic benefits from Charles Schwab and Fidelity in the form of products and services they make available to us and other similarly licensed investment advisors. These products and services mainly serve to support and ease our investment management function. The benefits of those products and services, and the potential conflicts of interest arising therefrom, are described above in Item 12 – Brokerage Practices.

## **ITEM 15: CUSTODY**

If you give us authority to deduct our fees directly from your separately managed account, we could be deemed to have custody of those assets. In order to avoid additional regulatory requirements in these cases, we follow the procedures outlined in “Item 5: Fees and Compensation.” You will also receive quarterly statements directly from custodian of the account that details all transactions in the account. We encourage you to review the custodian statements carefully, and to compare them against the quarterly portfolio reports you receive from us.

## ITEM 16: INVESTMENT DISCRETION

The vast majority of our clients provide discretionary authority for us to manage their assets. Discretionary authority means that you are giving us a *limited power of attorney* to place trades in your behalf. This limited power of attorney does not allow us to withdraw money from your account, other than advisory fees.

You grant us discretionary authority by completing the following items:

- Sign a contract with us that provides a limited power of attorney for us to place trades on your behalf. Any limitations to the trading authorization will be added to this agreement.
- Provide us with discretionary authority on the new account forms that are submitted to the broker-dealer acting as custodian for your account(s).

While our contract, and the Schwab and Fidelity brokerage forms, give us discretionary authority over accounts, we recognize that each client is different, and that some clients may wish to work with us in a fashion whereby we discuss trades with the client prior to execution. If you should desire this type of working relationship, please discuss with us.

## ITEM 17: VOTING CLIENT SECURITIES

We do not accept the authority to vote proxies on your behalf and we do not provide guidance about how to vote proxies. You will receive proxies and other related paperwork directly from your custodian. We are available to answer your questions about these proxy materials, but will generally refrain from making a voting recommendation to you.

## ITEM 18: FINANCIAL INFORMATION

We are required, under certain circumstances, to provide you with financial information or disclosures about our financial condition. None of the conditions below, which would require additional disclosure, apply to Creekside.

- If we required or solicited prepayment of more than \$1,200 in fees per client, *and* six months or more in advance;
- If we have discretionary authority over client funds or securities, *and* there existed a financial condition that threatened to impair our ability to meet our contractual obligations to clients; or
- If we had been the subject of a bankruptcy petition at any time during the past ten years.

# Brochure Supplement (Form ADV Part 2B)

## **Education and Business Standards**

We require advisors who provide advice to clients to have a Bachelor's degree. In addition, advisors must have 10 years of financial industry experience or have one of the following professional designations: Certified Financial Planner (CFP®), Chartered Financial Analyst (CFA®), or Certified Public Accountant (CPA).

## **Professional Certifications**

The certifications and credentials held by our professional staff, including requirements for obtaining those credentials, are listed below:

### ***Certified Financial Planner (CFP®)***

Certified Financial Planner practitioners are licensed by the CFP® Board to use the CFP® mark.

CFP® certification requirements include:

- Bachelor's degree from an accredited college or university;
- Completion of the financial planning education requirements set by the CFP® Board;
- Successful completion of the 10-hour CFP® Certification Exam;
- Three-years qualifying full-time work experience; and
- Successfully pass the Candidate Fitness Standards and a background investigation.

### ***Chartered Financial Analyst (CFA®)***

Chartered Financial Analysts are licensed by the CFA® Institute to use the CFA® mark.

CFA® certification requirements include:

- Bachelor's degree from an accredited institution or equivalent education or work experience;
- Successful completion of all three exam levels of the CFA® Program;
- Forty-eight months of acceptable professional work experience in the investment decision making process;
- Fulfill CFA® Society requirements, which vary by CFA® Society. Unless upgrading from affiliate membership, all CFA® Societies require two sponsor statements as part of each application; and
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA® Institute.

**Richard Ashburn Jr., CFA®**

Rick serves as our Chief Investment Officer (CIO) and provides broad oversight and the leadership to achieve the firm's mission and vision. As a senior-level advisor, Rick works with business owners, executives and professionals developing financial plans and investment strategies.

**Born:** 1960

**Educational Background:**

University of Maryland; BA with High Honors in Economics; 1984

**Professional Designation**

Rick was awarded the CFA® designation in 1998.

**Business Experience:**

Creekside Partners CIO/Shareholder and financial advisor: 2003 to Present. His investment career began by specializing in municipal bonds at First Interstate Bank in Los Angeles in 1985. He served as Chief Investment Officer of a private investment firm in San Diego, and as a Managing Director at MBIA, Inc., an S&P 500 company specializing in financial guarantees and investment management. He founded Creekside in 2003.

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:** Rick is the firm's designated compliance officer. Certain aspects of his work and activities are reviewed by Andy Hempeck.

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None

**Andrew Hempeck, CFP®**

Andy serves as our Director of Portfolio Management and supervises the firm's client portfolios on a day to day basis. As a senior-level advisor, Andy works with business owners, executives and professionals developing financial plans and investment strategies.

**Born:** 1968

**Educational Background:**

Oregon State University, BS in Business Administration 1990

**Professional Designations:**

Andy holds the CFP® designation.

**Business Experience:**

Creekside Partners Shareholder and Wealth Manager; 2007 to Present. Fisher Investments, Vice President 1999-2007

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:** Rick Ashburn oversees compliance-related activities and reviews Andy's advisory work through frequent office interactions.

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None

**Paula Wiiken, CFP®**

Paula is founding principal of Wiiken & Gorman, LLC. She is a senior advisor, working with families and business owners on financial planning and investment advice.

**Born:** 1952

**Educational Background:**

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

**Professional Designations:**

Paula was awarded the CFP® designation in 1993.

**Business Experience:**

1993-1999, Paula Wiiken, CFP® *sole proprietor*

1999-present, Principal, Wiiken & Gorman, LLC

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:** Rick Ashburn serves as our chief compliance officer.

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None



**Michael J. Gorman, CFP®**

Mike is a founding principal of Wiiken & Gorman, LLC. He is a senior advisor, working with families and business owners on financial planning and investment advice.

**Born:** 1949

**Educational Background:**

Boston University, BA 1972

University of California Extension, Certificate in Personal Financial Planning 1998

**Professional Designations:**

Mike was awarded the CFP® designation in 2002.

**Business Experience:**

1983-1999, Save Energy Company, President

1999-present, Principal, Wiiken & Gorman, LLC

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:** Rick Ashburn serves as our chief compliance officer.

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None

**Teresa Coleman, CFP®**

Teresa joined us in December 2014. She is a senior advisor, working with families and business owners on financial planning and investment advice.

**Born:** 1967

**Educational Background:**

University of California, Berkeley, BA 1989

**Professional Designations:**

Teresa was awarded the CFP® designation in 2009.

**Business Experience:**

2007-present, Relationship Manager, Charles Schwab Advisor Services

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:** Rick Ashburn serves as our chief compliance officer.

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None