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[www.EnvisionWealthPlanning.com](http://www.EnvisionWealthPlanning.com)

## **Disclosure Brochure**

**March 28, 2016**

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Envision Wealth Planning (“Envision” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at 615-242-3808 or [info@EnvisionWealthPlanning.com](mailto:info@EnvisionWealthPlanning.com). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority.

Envision is a registered investment advisor with the SEC. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor.

Additional information about Envision is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD # **128441**.

## **Item 2 – Material Changes**

There have been no material changes to this Disclosure Brochure since the last distribution to Clients.

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

Currently, our Disclosure Brochure may be requested by contacting the firm at 615-242-3808 or [info@EnvisionWealthPlanning.com](mailto:info@EnvisionWealthPlanning.com). Our Disclosure Brochure is also available on our web site [www.EnvisionWealthPlanning.com](http://www.EnvisionWealthPlanning.com).

Additional information about Envision Wealth Planning is available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD # **128441**. The SEC's web site also provides information about any persons affiliated with Envision who are registered, or are required to be registered, as investment advisor representatives of Envision.

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#### **Item 4 – Advisory Business**

Envision Wealth Planning (herein “Envision”, “We”, or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”), which is organized as a Corporation under the laws of the State of Tennessee. Envision began operations in 2003 and is owned by Robert V. Bolen, President. As of December 31, 2015, the firm managed approximately \$115,200,000 on a discretionary basis and \$1,360,000 on a non-discretionary basis (“Managed Assets”).

Envision serves primarily individuals and high net worth individuals as well as corporate pension and profit-sharing plans, trusts, charitable institutions and foundations (each a “Client”).

We provide investment management, advisory and wealth planning services on a fee only basis tailored to the individual needs of our Clients. As an investment manager, we will manage your account for a percentage of the assets under our management. We consult on- but do not necessarily invest in-all types of securities, ranging from stocks and bonds to mutual funds, exchange traded funds, real estate investment trusts and commodity funds. We construct diversified portfolios of marketable securities that are consistent with your goals, time horizon and comfort level with interim volatility. This “Goals Based” approach is a key element to successfully managing portfolios, in our opinion. Generally speaking, this means an appropriate percentage of equities, fixed income securities and cash that aligns with your various goals, time horizon and risk tolerance.

We will give you the benefit of our study of economic conditions, securities markets and sectors and other macro and micro issues. Based on these studies, and your personal goals and objectives, we shall provide investment management services regarding the allocation of your assets (“Managed Assets”) and specific investment selection. On your behalf and within the limitations stated in our Investment Advisory Agreement, we will from time to time buy, sell, and trade in money market funds, stocks, bonds, municipal and government securities, mutual funds, unit investment trusts, exchange traded funds, options, real estate investment trusts and other appropriate investments.

At your discretion, we may also consult with you about your financial goals or concerns, including, but not limited to your priorities, strategies, goals, objectives, investments and investment time horizons, risk and loss tolerance, taxes, insurance, retirement planning and estate planning, known collectively as integrated Wealth Planning, or more generally financial planning. Integration occurs when Client goals and objectives become the reference point for financial and life decisions. While we retain the right to charge separately for the development of a financial plan, we generally provide ongoing financial planning services to our investment management Clients at no additional charge. Wealth Planning services are subject to terms and conditions as agreed upon in our Wealth Planning Engagement Agreement.

We will base our analysis, advice and actions on information obtained from you or your other

professional advisors, such as your attorney, insurance agent, accountant, etc. This information may be in the form of questionnaires and/or personal interviews. As requested, we will explain the opportunities, risks and tax consequences associated with various investment alternatives to assist you in understanding our investment decisions. Clients must tell us when their goals and objectives or their financial conditions change. We cannot be responsible for Clients' changing personal conditions of which we are not aware.

Managed Assets will generally be held by an independent, third party custodian such as Fidelity Investments, TD Ameritrade or Schwab Institutional. If you want us to recommend a custodian, the recommendation is based on the custodian's costs, skills, reputation, trading platform, dependability and compatibility with you, and not upon any financial agreement between the recommended custodian and us.

Minimum education or business standards for employees giving investment advice or making investment decisions include a college degree or at least 10 years of relevant work experience.

#### **Item 5 – Fees and Compensation**

The specific manner in which fees are charged by the firm is established in a Client's written Investment Advisory Agreement. The annual fee for Investment Management service fees range from 0.3% to 1.50% based on the following schedule:

<b>Client Assets</b>	<b>Annual Fee %</b>
On the first \$250,000 or less	1.50%
If between \$250,001 and \$500,000	1.25% on entire balance
If between \$500,001 and \$1,000,000	1.00% on entire balance
On the next \$1,000,000	0.70%
On the next \$1,000,000	0.50%
On all amounts in excess of \$3,000,000	0.30%

All fees are subject to negotiation depending on the size and complexity of your account(s) and the exact services being utilized. The fee is paid quarterly, in advance, at the beginning of each quarter. Clients may elect to be billed directly for fees or to authorize us to directly debit fees from Client accounts. We will provide you with a statement specifying how the fees are calculated. Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de-minimis contributions and withdrawals.) Approximately 95% of our revenue stems from our investment management services. Investment management services are subject to the terms and conditions indicated in our investment advisory agreement, which must be signed by all parties to be in effect.

We charge from \$500 to \$10,000 for customized, personal financial planning (aka Wealth Planning) depending on complexity, and up to \$250 per hour for ad hoc consultations. We sometimes negotiate an ongoing Retainer fee that may encompass both Wealth Planning and

Investment Management/Advisory. Exact fees depend on the complexity and nature of your personal situation. You are the sole determinant of how long or how much financial counseling you would like, and you can terminate our services at any time.

Approximately 5% of our revenue stems from our Wealth Planning, Retainer or hourly Financial Counseling services.

Either party may terminate an advisory agreement, at any time, with advance written notice to the other party. Services initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded and any earned, unpaid fees will be due and payable.

Envision's fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses which shall be incurred by the Client. Clients may incur certain charges imposed by custodians and other third parties such as fees charged by managers, custodial fees, deferred sales charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fees, and we do not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Envision considers in selecting or recommending custodians for *Client* transactions and determining the reasonableness of their compensation (e.g., commissions).

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

Envision does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a Client). The fees charged by Envision are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by you. We do not have any financial incentive to recommend any particular investment options to you.

#### **Item 7 – Types of Clients**

Envision serves primarily individuals and high net worth individuals as well as corporate pension and profit-sharing plans, trusts, charitable institutions and foundations. The relative percentage of each type of Client is available on Vector's Form ADV Part 1. These percentages will change over time. Envision generally does not impose a minimum size for establishing a relationship.

#### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Envision investment strategies are grounded in the belief that capital markets are largely efficient, especially over the longer term. That is, we believe that capital markets work and that

returns are positively correlated to risks. Costs such as taxes, transaction charges and management fees impede returns. Our investment strategies seek to capture specific dimensions of risk identified by academic research and minimize transaction costs, management fees and taxes relative to return objectives. For example, we may incur costs to rebalance a portfolio so as to maintain strategic allocations or enhance expected net returns over time.

We consult on- but do not necessarily invest in- all types of securities, ranging from stocks and bonds to mutual funds, exchange traded funds, real estate investment trusts and commodity funds. We construct diversified portfolios of marketable securities that are consistent with your goals, time horizon and comfort level with interim volatility. This “Goals Based” approach is a key element to successfully managing portfolios, in our opinion. Generally speaking, this means an appropriate percentage of equities, fixed income securities and cash that aligns with your various goals, time horizon and risk tolerance.

We engage in both fundamental and technical security analysis. According to various academic studies, over 96% of the variation in returns is due to risk factor exposure. Dimensions of risk that have shown to provide incrementally higher returns over the longer term and that we rely on to inform our investment decisions include equities relative to fixed income securities, firm size (that is smaller size companies relative to larger companies), value style (that is lower market price to book value companies relative to higher market price to book value companies), and profitability (that is higher profit companies relative to lower profit companies.)

Technical analysis deals with investor psychology and changes in supply and demand. Factors we monitor include trends, moving averages, momentum, and market breadth and investor sentiment, among others.

Our main sources of information are research materials prepared by others, mutual fund and/or exchange traded fund companies, corporate rating services, annual reports, SEC filings and company press releases.

Our investment strategy primarily focuses on investing for the long term, but occasionally for the short term, depending on Client needs.

Investing in securities involves risk of loss that Clients should be prepared to bear.

### **Item 9 – Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of said Advisor’s management integrity. Envision Wealth Planning has no information applicable to this Item.

### **Item 10 – Other Financial Industry Activities and Affiliations**

As a firm, Envision and its Principals are not involved in any other business activities, as defined. We are not registered, nor have an application pending to register, as a broker-dealer or a

registered representative of a broker-dealer. Neither are we involved in any other financial industry activity or affiliations beyond our business as registered investment advisors.

Certain investment advisor representatives of Envision do have other business activities and affiliations. See ADV Part 2B - Brochure Supplements for more specific information on this Item.

### **Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading**

Envision has adopted a Code of Ethics for all persons of the Advisor describing its high standard of business conduct, and fiduciary duty to its Clients. The Code of Ethics includes provisions relating to the confidentiality of Client information, an acknowledgement that we will obey all existing rules and regulations, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All persons at Envision must acknowledge the terms of the Code of Ethics annually, or as amended.

Our Supervised Persons are required to follow our Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Envision may on occasion, buy or sell securities that we also buy or sell for Clients. There is no conflict of interest as the securities in which we invest are widely held and publicly traded and we always place Client's interests ahead of our own interests. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Envision will not interfere with (i) making decisions in the best interest of advisory Clients and (ii) implementing such decisions while, at the same time, allowing Supervised Persons to invest for their own accounts. Supervised Person's trading is regularly monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between the Advisor and its Clients.

Certain affiliated accounts may trade in the same securities with Client accounts on an aggregated basis when consistent with our obligation of best execution. In such circumstances, the affiliated and Client accounts will share commission costs equally and receive securities at a total average price. We will retain records of the trade order (specifying each participating account) and its allocation. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

It is Envision's policy that the Advisor will not affect any principal or agency cross securities transactions for Client accounts. The Advisor will also not cross trades between Client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account buys from or sells any security to any advisory Client. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory Client and for another person on the other side of the transaction. Agency cross transactions



may arise where an advisor is dually registered as a broker-dealer or has an affiliated broker-dealer. Envision is not registered as a broker-dealer.

## **Item 12 – Brokerage/Custodian Practices**

Envision does not custody assets, except for the authorized deduction of Envision's advisory fee as noted in Item 15. Assets are held at a third party custodian of your choosing. If you want us to recommend a custodian, the recommendation is based on the custodian's costs, skills, custodial platform, reputation, dependability and compatibility with you, and not upon any financial agreement between the recommended custodian and us. Our preferred custodians are Fidelity Investments, TD Ameritrade, and Schwab Institutional. Transaction costs are competitive and execution spreads are among the best available, on average over time.

Envision will generally recommend that Clients establish their account(s) at either TD Ameritrade, Inc. ("TD Ameritrade"), Charles Schwab & Co., Inc. ("Schwab"), or Fidelity Investments, Inc. ("Fidelity") (collectively "Custodian"), FINRA-registered broker-dealers and members SIPC. The Custodian will serve as the Client's qualified custodian. Envision maintains an institutional relationship with the Custodians, whereby the Advisor receives economic benefits from the Custodian. Please see Item 14 below for additional details.

### Soft Dollars

Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. Envision does not participate in soft dollar programs sponsored or offered by any broker-dealer.

### Brokerage Referrals

Envision does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

### Directed Brokerage

All Clients are serviced on a "directed brokerage basis", where Envision will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the custodian, Envision will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

### Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Envision will execute its transactions through an unaffiliated broker-dealer selected by the Client. Envision may aggregate orders in a block trade or trades when securities are purchased or sold through the same

broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

### **Item 13 – Review of Accounts**

We review managed accounts regularly. Wealth Planning issues are reviewed on an as needed basis when the Client makes the Advisor aware of the need. Accounts at other money managers are reviewed when the applicant receives their statements- usually quarterly. Client accounts are typically reviewed on a portfolio analysis basis at the household level, although there are exceptions. Triggering factors include, but are not limited to, periodic review, cash in/out flows, market factors, in preparation of a Client meeting, and/or portfolio rebalancing. Robert Bolen, President, Joshua Self, or other qualified persons are typically the persons reviewing accounts.

We provide a quarterly statement showing how fees are calculated. We also typically, but are not required to, prepare written Client performance and holdings reports on a quarterly basis and tax preparation documents after year end.

### **Item 14 – *Client* Referrals and Other Compensation**

Envision does not earn sales commissions by selling securities or insurance products. No one who is not a Client compensates us for providing investment management or Wealth Planning services to our Clients. As well, Envision does not compensate or otherwise pay for Client referrals.

#### **Participation in Institutional Advisor Platform**

Envision has established an institutional relationship with TD Ameritrade, Inc. (“TD Ameritrade”), Charles Schwab & Co., Inc. (“Schwab”), or Fidelity Investments, Inc. (“Fidelity”) (collectively “Custodian”). The Custodian assists the Advisor in managing Client account[s]. Access to the Custodian’s Institutional platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at the Custodian. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from the Custodian: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client

accounts; and access to an electronic communication network for Client order entry and account information.

### **Item 15 – Custody**

Envision does not accept or maintain custody of any Client accounts, except for the authorized deduction of Envision's fee. Clients get account statements from their custodian, broker/dealers, mutual funds and other money managers, who hold and maintain Client's investment assets, as determined by the custodian, typically monthly although sometimes quarterly.

Clients are urged to carefully review such statements and compare positions, transactions and any transaction charges or fees between such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### **Item 16 – Investment Discretion**

Envision usually receives discretionary authority from the Client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular Client or Client account.

When we manage your accounts on a discretionary basis, we limit our discretionary authority to withdraw funds and prohibiting ourselves from withdrawing securities from your accounts. Discretionary transactions are limited to publicly traded securities such as stocks & bonds, exchange traded funds, mutual funds, government securities and when appropriate, options.

When selecting securities and determining amounts, Envision observes the investment policies, limitations and restrictions of the Clients for which it advises. For registered investment companies, Envision authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made. Investment guidelines and restrictions must be provided to Envision in writing.

### **Item 17 – Voting Client Securities**

During the account opening process, Clients have the option of electing Envision to vote proxies for securities in Client accounts. For all such accounts, Envision will vote company proxies in accordance with its fiduciary obligations and its Proxy Voting Policies and Procedures. These Proxy Voting Policies and Procedures contain guidelines that we follow in order to minimize conflicts of interest and to ensure that it votes proxies in a manner consistent with the best interests of its Clients. Unless we make an affirmative decision to the contrary, we vote proxies as the Board of Directors of a company recommends. Clients can obtain a complete copy of our Proxy Voting Policies and Procedures, as well as ascertain how particular proxies

were voted, by contacting our firm at (615) 242-3808.

### **Item 18 – Financial Information**

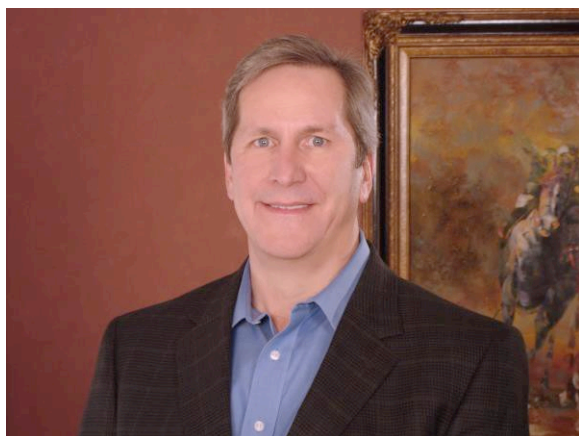
Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about Envision financial condition. Envision has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Clients, and has not been the subject of a bankruptcy proceeding. Envision is not required to deliver a balance sheet along with this Brochure as Envision does not collect fees of \$1,200 or more for services to be performed six months or more in advance.



**Form ADV Part 2B Brochure Supplement**

**March 28, 2016**

Robert V. Bolen, CFA and CFP<sup>®</sup>



Envision Wealth Planning

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**This Form ADV2B (“Brochure Supplement”) provides information about Robert V. Bolen, CFA and CFP<sup>®</sup> and supplements the Envision Wealth Planning Disclosure Brochure. You should have received a copy of that Brochure. Please contact Robert V. Bolen, President if you did not receive an Envision Disclosure Brochure or if you have any questions about the contents of this Supplement.**

**Additional information about Robert V. Bolen is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

Robert V. Bolen, CFA and CFP® is the President of Envision. Born in 1955, Mr. Bolen has worked in various roles in the investment industry since 1986. He was employed as an equity securities analyst from 1986-2000, primarily with J.C. Bradford & Co (1989-2000), where he was a partner of the firm. During 2000 and 2001, he served as the Chief Financial Officer of a private software company. He joined Merrill Lynch in early 2002 as a financial advisor where he remained until starting Bolen Asset Management in October 2003. Bolen Asset Management merged with Lori A. Dodson & Associates in August 2006 when the firm began doing business as Envision.

Mr. Bolen graduated Magna Cum Laude from Western Kentucky University in 1983 with a Bachelor of Science degree in Accounting and graduated Suma Cum Laude from Indiana University in 1986 with a Master of Business Administration in Finance and Management.

He earned his Chartered Financial Analyst designation in 1988 and his Certified Financial Planner™ designation in 2002. Mr. Bolen is Past President and member of the Middle TN Chapter of the Financial Planning Association (FPA). He is a member of the CFA Institute and is Past President and member of the CFA Society of Nashville. Mr. Bolen is a member of the Estate Planning Council of Middle TN and is also a member of the National Association of Personal Financial Advisors (NAPFA).

Mr. Bolen is actively engaged in community affairs. He is Vice Chairman and board member of the Christian Executive Officer Fellowship, Treasurer and Board member of the 21<sup>st</sup> Drug Court, an alternative court enforced rehabilitation center. Mr. Bolen is married with three children and resides in Franklin, TN. He and his wife Pam are members of Grace Chapel Church.

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

The Certified Financial Planner™ 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, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, or attorney's license, 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.

The Chartered Financial Analyst (CFA) designation is awarded by The CFA Institute, a global, not-for-profit association of investment professionals. To earn a CFA charter, you must have four years of qualified investment work experience, become a member of CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam.

The Chartered Financial Analyst (CFA) designation is a voluntary designation; no federal or state law or regulation requires investment professionals to hold the CFA designation. The CFA designation is a mark of distinction that is globally recognized by employers, investment professionals, and investors as the definitive standard by which to measure serious investment professionals.

To be a CFA Charterholder an individual must satisfactorily fulfill the following requirements:

- Education – Have a bachelor's (or equivalent) degree or have four years of qualified, professional work experience or have a combination of work and college experience that totals at least four years.
- Examination – To become a CFA Charterholder you must successfully pass through the CFA Program, a graduate-level self-study program that combines a broad curriculum with professional conduct requirements, culminating in three sequential exams. The primary goal of the CFA Program is to enable the Charterholder to be an effective investment professional by teaching the basic concepts and principles in 10 major topic areas: Ethical and Professional Standards, Quantitative Methods, Economics, Financial Reporting and Analysis, Corporate Finance, Equity Investments, Fixed-Income Investments, Derivatives, and Portfolio Management and Wealth Planning.
- Experience – To become a CFA Charterholder, members must have completed four years (48 months) of qualifying work experience in activities that consist to a majority extent of Evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investments; or Supervising, directly or indirectly, persons who practice such activities; or Teaching such activities.
- Ethics – Charterholders pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct. The Code requires that CFA Charterholders act with integrity, competence, and dignity, and in an ethical manner, and the standards require that CFA Charterholders not engage in professional conduct involving dishonesty, fraud, deceit, or misrepresentation. These are the standards of integrity which CFA Charterholders must abide by to maintain membership.

To maintain membership as a CFA Charterholder, you must comply with the CFA Institute conditions, requirements, policies, and procedures for CFA Charterholders and CFA Institute members. These include Articles of Incorporation and Bylaws, Code of Ethics and Standards of Professional Conduct, Rules of Procedure for Professional Conduct and other conditions, requirements, policies, and procedures that may be established and amended from time to time.

CFA Charterholders must submit an annual Professional Conduct Statement, which is a signed statement disclosing any professional-related litigation or arbitration, customer complaints, and/or disciplinary proceedings. CFA Charterholders pay annual membership dues. Failure to comply with the CFA Institute conditions, requirements, policies, and procedures can result in disciplinary sanctions, including suspension or revocation of the right to use the CFA designation.

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

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

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

Mr. Bolen is not involved in any other investment-related business activities, as defined.



## **Item 5- Additional Compensation**

Mr. Bolen does not receive any compensation for providing advisory services from anyone other than Clients themselves.

## **Item 6 - Supervision**

Mr. Bolen is the President and Chief Compliance Officer of Envision. All company personnel are required to strictly adhere to the Envision Compliance Manual.

As a CFP Practitioner<sup>®</sup>, Mr. Bolen renews annually an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care.

As a CFA Charterholder, Mr. Bolen annually pledges in writing to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct. The Code requires that CFA Charterholders act with integrity, competence, and dignity, and in an ethical manner, and the standards require that CFA Charterholders not engage in professional conduct involving dishonesty, fraud, deceit, or misrepresentation.

Other firm management personnel review quarterly Mr. Bolen's personal investment accounts regarding trading activity to ensure he is placing Client interests ahead of his own.

Envision has adopted and monitors adherence to a Code of Ethics. All Envision personnel are required to strictly adhere to the Envision Code of Ethics.



**Form ADV Part 2B Brochure Supplement**

**March 28, 2016**

Joshua E. Self, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>



Envision Wealth Planning

2607 Oberlin Rd.  
Suite 200  
Raleigh NC 27608

(919) 782-0494

**This Form ADV 2B (“Brochure Supplement”) provides information about Joshua E. Self, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup> and supplements the Envision Wealth Planning Disclosure Brochure. You should have received a copy of that Brochure. Please contact Robert V. Bolen, President if you did not receive an Envision Wealth Planning Disclosure Brochure or if you have any questions about the contents of this Supplement.**

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

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

Joshua E. Self, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup> is an Investment Advisor Representative and Vice President and Senior Wealth Planner with Envision. Born in 1978, Mr. Self has been a Registered Representative since 1999, including with MONY Securities Corporation in 2007) and Hornor Townsend and Kent, Inc. in Durham, NC (2007-2014). In addition, he has been employed as an Insurance Agent since 2000 MONY Life Insurance Company (2000-2003) with Nationwide Provident (2003-2007) and Penn Mutual Life Insurance Co. (2007-present).

Mr. Self graduated from the University of North Carolina at Chapel Hill in 2000 with a Bachelor of Science degree in Business Administration. He earned his Chartered Life Underwriter (CLU<sup>®</sup>) designation in 2003, and both his CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>) designation and his Chartered Financial Consultant (ChFC<sup>®</sup>) designation in 2004.

Mr. Self is a member of the Financial Planning Association. He is married with four children. His family resides in Franklin, TN where they attend Fellowship Bible Church.

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

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, or attorney's license, 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.

The Chartered Financial Consultant® (ChFC®) designation is offered by The American College. A candidate must successfully complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required and must be within the five years preceding the date of the award. The applicant is required to successfully pass nine courses, seven required courses and two electives. The ChFC® must also complete a minimum of 30 hours of continuing education every two years.

The Chartered Life Underwriter® (CLU®) designation is offered by The American College. This is a professional designation for individuals who specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation. Candidates must also meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. The three-year period must be within the five years preceding the date of the award.

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

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. Clients to act in their best interests. Envision monitors its representatives' actions to ensure that they fulfill their fiduciary duty to their Clients.

### **Item 6 - Supervision**

Robert V. Bolen, CFA and CFP<sup>®</sup> supervises Mr. Self in his capacity as an Investment Advisor Representative. Mr. Bolen does not supervise Mr. Self in regards to his non-investment related activities. Mr. Bolen is the President and Chief Compliance Officer of Envision and can be reached at (615) 242-3808. Mr. Bolen does not supervise Mr. Self other business activities. Bolen and Self confer regularly on Envision advisory Client matters including appropriate advice and investment recommendations. Portfolio allocations are dictated by Client goals, time horizon and risk tolerance.

As a CFP Practitioner<sup>®</sup>, Mr. Self renews annually an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care.

Envision has adopted and monitors adherence to a Code of Ethics. All Envision personnel are required to strictly adhere to the Envision Code of Ethics.



**Form ADV Part 2B Brochure Supplement**

**March 28, 2016**

Michael F. Perkins, CPA, PFS



Envision Wealth Planning

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Suite 200  
Raleigh NC 27608

(919) 782-0494

**This Form ADV2B (“Brochure Supplement”) provides information about Michael F. Perkins, CPA, PFS and supplements the Envision Wealth Planning Disclosure Brochure. You should have received a copy of that Brochure. Please contact Robert V. Bolen, President if you did not receive an Envision Wealth Planning Disclosure Brochure or if you have any questions about the contents of this Supplement.**

**Additional information about Michael F. Perkins is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

Michael F. Perkins, CPA, PFS is an Investment Advisor Representative and Senior Wealth Planner with Envision. Born in 1946, Mr. Perkins' primary vocation is as the Senior Partner with Perkins, Lund, Collar and Associates PLLC, a public accounting firm in Raleigh NC. He has been practicing public accounting since 1975. In addition, he has worked as a Registered Representative from 2001 to 2014 with Trusted Securities Advisors Corporation in New York, NY (2001-2003), MONY Securities Corporation in New York, NY (2003-2004), 1717 Capital Management Company in Durham, NC (2004-2007) and Hornor Townsend and Kent, Inc. in Durham, NC (2007-2014). In addition, he has worked as an Insurance Agent since 2004, with Nationwide Provident (2004-2007) and Penn Mutual Life Insurance Co. (2007-present).

Mr. Perkins graduated from North Carolina State University in 1975 with a Bachelor of Arts degree in Accounting and Business Administration. He has been active in many civic organizations including the Raleigh Jaycees, Miss North Carolina Pageant, PTA, Capital Area Soccer League, Governor Morehead Foundation and the Rotary Club of the Capital City. Mike is married with one son and four grandchildren. In his spare time Mike enjoys spending time with his family and playing golf. Mike and his wife Barbara are members of St. Michael's Episcopal Church. They reside in Raleigh, NC.

The Certified Public Accountant (CPA) designation is the title of qualified accountants who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. The requirements, which are set by each state board of accountancy, include: completing a program of study in accounting at a college or university, passing the Uniform CPA Exam, and obtaining a specific amount of professional work experience in public accounting. CPAs and regular members in good standing of the AICPA are required to complete 120 hours, or its equivalent, of continuing professional education for each three-year reporting period.

The Personal Financial Specialist (PFS) designation is offered by the American Institute of Certified Public Accountants (AICPA). Candidates must hold a CPA certification and be a member in good standing of the AICPA. A PFS candidate must earn a minimum of 80 hours of personal financial planning education within the five-year period preceding the date of the PFS application. The education must be in the nine areas that make up the PFS Body of Knowledge (personal financial planning process, income tax planning, insurance planning, investment planning, financial independence, employee benefits, performance management, charitable planning, and special needs). In addition to meeting educational requirements, PFS candidates must have at least two years (3,000 hours) of full-time experience in personal financial planning within the five-year period preceding the date of the PFS application. PFS candidates must also pass either the Personal Financial Specialist or Certified Financial Planner (CFP®) exams. CPAs

who hold a PFS must adhere to the AICPA code of conduct. 60 hours of Continuing Professional Education related to the PFS body of knowledge every three years is also required.

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

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

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

Mr. Perkins primary business activity is as the Senior Partner with Perkins, Lund, Collar and Associates PLLC, a public accounting firm in located in Raleigh NC. He is also engaged in the sale and service of various insurance products as agent for various insurance carriers. Investment advice is offered through Envision, a Registered Investment Adviser. In addition, Mr. Perkins is involved in certain other non-investment related activities including owning and renting commercial real estate and a credit card processing business. Mr. Perkins devotes less than 15 hours/month to these non-investment related activities during regular business hours.

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

Mr. Perkins receives compensation from his other business activities, most prominently from his work as a public accountant. As an insurance agent, he may receive compensation for the sale and/or servicing of insurance products in the form of upfront and/or ongoing commissions. Mr. Perkins compensation from these activities may create a conflict of interest for him as he may recommend products or services based on the compensation he would receive rather than solely on the Client's needs. You are not obligated to purchase products or services through Mr. Perkins in his capacity as a public accountant or as an insurance agent. As an investment adviser representative and as a CPA/PFS, Mr. Perkins has a fiduciary duty to Clients to act in their best interests. Envision monitors its representatives' actions as Investment Advisor Representative to ensure that they fulfill their fiduciary duty to their Clients.

### **Item 6 - Supervision**

Robert V. Bolen, CFA and CFP® supervises Mr. Perkins in his role as an Investment Advisor Representative with Envision. Mr. Bolen is the President and Chief Compliance Officer of Envision and can be reached at (615) 242-3808. Mr. Bolen does not supervise Mr. Perkins other business activities. Bolen and Perkins confer regularly on Envision advisory Client matters including appropriate advice and investment recommendations. Portfolio allocations are dictated by Client goals, time horizon and risk tolerance.

As a CPA and PFS, Mr. Perkins renews annually an agreement to be bound by the AICPA Code of Ethics. The Code require that CPA and PFS professionals provide financial planning services at a fiduciary standard of care. Envision has adopted and monitors adherence to a Code of Ethics. All Envision personnel are required to strictly adhere to the Envision Code of Ethics.





**Form ADV Part 2B Brochure Supplement**

**March 28, 2016**

Katherine Y. Fowler



Envision Wealth Planning

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Suite 350  
Brentwood, TN 37027

(615)-242-3808

**This Form ADV2B (“Brochure Supplement”) provides information about Katherine Y. Fowler (“Kathy” or “Kathy Fowler”) and supplements the Envision Wealth Planning Disclosure Brochure. You should have received a copy of that Brochure. Please contact Robert V. Bolen, President if you did not receive an Envision Wealth Planning Disclosure Brochure or if you have any questions about the contents of this Supplement.**

**Additional information about Kathy Fowler is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

Kathy Fowler is the Vice President and Director of Client Services and Business Development with Envision. Born in 1957, Ms. Fowler has over 30 years of relevant work experience having served in various positions in the financial services sector since 1984. Kathy worked at Stifel, Nicolaus & Company, Incorporated (2009-2013), and U.S. Bancorp Investments, Inc. (2004-2009) as a Sales Assistant. With this experience Kathy has learned how to listen to the needs of her Clients and has honed her skills in solving complex Client issues. Kathy has dedicated her career to excellent Client service and is committed to serve her Clients financial needs with integrity and sound advice. Kathy has earned the designation of Accredited Asset Management Specialist through the College for Financial Planning and is Series 65 registered.

Ms. Fowler graduated from Austin Peay State University in 1977 with an Associates Degree in Elementary Education.

## **Item 3- Disciplinary Information**

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

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

Ms. Fowler is not involved in other investment-related business activities, as defined.

## **Item 5- Additional Compensation**

Ms. Fowler does not receive any compensation for providing advisory services from anyone other than Clients themselves.

## **Item 6 - Supervision**

Robert V. Bolen, CFA and CFP® supervises Ms. Fowler. Mr. Bolen is the President and Chief Compliance Officer of Envision and can be reached at (615) 242-3808. Bolen and Fowler confer regularly on Client matters including appropriate advice and investment recommendations. Portfolio allocations are dictated by Client goals, time horizon and risk tolerance.

Envision has adopted and monitors adherence to a Code of Ethics. All Envision personnel are required to strictly adhere to the Envision Code of Ethics.