

Barbara J. Ray

Vantage Point Advisors, LLC

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(801) 272-0908

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This Brochure Supplement provides information about Barbara J. Ray that supplements the Vantage Point Advisors, LLC (“VPA”) Brochure; you should have received a copy of that Brochure. Please contact Barbara J. Ray, Managing Member & CEO, if you did not receive VPA’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Barbara J. Ray is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Barbara J. Ray, PFS, CPA

Born 1958

Education:

Regis University

Graduated in 1981 with a BS in Accounting and Business Administration

University of Utah

Graduated in 2000 with an MBA

Employment:

Vantage Point Advisors, LLC

Managing Member & CEO

January 2003-Present

Prior Employment Experience

Her career path, which includes a highly fulfilling and successful experience at Ernst & Young, spans over three decades in financial services and blends expertise in the technical side of the financial sector as well as strategic planning. Prior to venturing out on her own, Barbara spent four years at Fortune 40 American Stores Company, best known as Jewel, Acme, Lucky and Osco/Savon where she served as Assistant Corporate controller and

Finance Integration Director during that firm's very public multibillion-dollar merger. Before joining American Stores, Barbara was a crucial player in the successful launch of Ingenix, a health care consulting firm. Additionally, Barbara managed high-risk accounts and high profile mergers and acquisitions at Ernst & Young. While there, Barbara also oversaw audit engagements for Fortune 500, multinational and startup clients.

Additional Information about the PFS designation

Personal Financial Specialist (PFS) The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Additional Information about the CPA designation

Certified Public Accountant (CPA) 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.

Item 3- Disciplinary Information

Registered investment advisers 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 for Ms. Barbara J. Ray.

Item 4- Other Business Activities

Ms. Barbara J. Ray is not involved in any other business activities outside of VPA.

Item 5- Additional Compensation

Ms. Barbara J. Ray is compensated as an employee and owner of VPA.

Item 6 - Supervision

VPA provides investment advisory and supervisory services in accordance with current state regulatory requirements. VPA's Chief Compliance Officer, Barbara Ray, is primarily responsible for overseeing the activities of VPA's supervised persons. Ms. Ray also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding VPA's supervision or compliance practices, please contact Ms. Ray at (801) 272-0908.

Item 7 State-Registered Investment Advisors

Ms. Ray has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding. Furthermore, Ms. Ray has never been the subject of a bankruptcy petition.