



Yeske Buie Inc.

Form ADV Part 2 – Disclosure Brochure

Effective: September 12, 2016

This Form ADV2A ("Disclosure Brochure") provides information about the qualifications and business practices of Yeske Buie Inc. ("Yeske Buie" or the "Advisor"). If you have any questions about the contents of this Disclosure Brochure, please contact us at +1 800-772-1887.

Yeske Buie is a registered investment advisor located in the States of Virginia and California. 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. Registration of an Investment Advisor does not imply any specific level of skill or training. This Disclosure Brochure provides you with information to assist you in determining to retain the Advisor.

Additional information about Yeske Buie and its advisory persons are available on the SEC's website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our firm CRD# 143234.

Yeske Buie Inc.

**301 Maple Avenue, West, Suite 600
Vienna, Virginia 22180**

**220 Montgomery Street, Suite 900
San Francisco, California 94104**

Phone: +1 800-772-1887 ♦ Fax: +1 866-549-4990

www.YeBu.com

Item 2 - Material Changes

Form ADV 2 is divided into two parts, *Part 2A* and *Part 2B*. *Part 2A* (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. *Part 2B* (the “Brochure Supplement”) provides information about advisory personnel of Yeske Buie.

Yeske Buie believes that communication and transparency are the foundation of our relationship and continually strives to provide our Clients with complete and accurate information at all times. Yeske Buie encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

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

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a summary of Material Changes shall be provided to each Client annually or if a material change is made.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Advisor Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by our firm name or by our CRD# **143234**. You may also request a copy of this Disclosure Brochure at any time, by contacting us at +1 800-772-1887.

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Item 4 – Advisory Services

A. Firm Information

Yeske Buie Inc. (“Yeske Buie” or “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Yeske Buie is a corporation formed under the laws of the State of California in 2007 that conducts business nationally with offices in Virginia and California. Yeske Buie is owned and operated by Dr. Dave Yeske and Elissa Buie. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Yeske Buie.

B. Advisory Services Offered

Yeske Buie offers services to individuals, personal trusts and estates, pension and profit sharing plans, foundations & endowments, charitable organizations, and corporations in Virginia, California and other states (each referred to as a “Client”).

Wealth Management Advisory Services

Yeske Buie is a wealth management firm, offering integrated financial planning and asset management services. Yeske Buie has developed a Client Service model that includes discovery, implementation and monitoring components. Upon entering into an advisory agreement, Yeske Buie will begin a process of Client discovery. Yeske Buie seeks to learn about a Client’s goals and objectives, values and beliefs, risk tolerance and capacity and as much other financial and non-financial information as possible.

Financial Planning Services

Financial planning is a process and may include a review of a Client’s net worth (including assets and liabilities), objectives, risk tolerance, risk capacity, cash flow and expenses, income tax analysis, review and analysis of fringe benefits, retirement forecast and probability analysis, educational funding analysis, estate planning analysis and risk management review. Yeske Buie’s approach to providing this service starts with a formal discovery process designed to help understand the Client’s current financial and subjective information. Yeske Buie assesses the Client’s goals, objectives, time horizon, and other factors to compare where the Client is today in relation to the attainment of their stated goals. A series of analyses, policies and recommendations are developed to facilitate the attainment of the Client’s goals and objectives based on what is truly important to the Client.

Asset Management Services

Yeske Buie provides continuous, active management of Client investment portfolios. Based on the information provided by the Client, Yeske Buie will furnish the Client with an Investment Policy Statement (“IPS”) that summarizes the Client’s portfolio targets and objectives. Working within these investment policies, Yeske Buie will implement this target portfolio on a discretionary basis using specific securities as Yeske Buie deems appropriate at the time. Adherence to this target portfolio will be monitored on an ongoing and regular basis. The overall investment policies and target portfolios will be reviewed periodically.

In performing its services, Yeske Buie trusts that the Client will provide accurate information and Yeske Buie will not be obligated to verify any information received from the Client or from the Client’s other professionals. If requested by the Client, Yeske Buie may recommend the services of other professionals for purposes of implementing the strategy. The Client is under no obligation to engage the services of any such recommended professional. The Client retains absolute discretion over all implementation decisions and is free to accept or

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reject any recommendation from Yeske Buie. Moreover, Clients are advised that it remains their responsibility to promptly notify Yeske Buie if there is ever any change in their financial situation during the ongoing financial planning process, including any change to any investment objectives, risk tolerance, investment time horizon, and any investment policies, guidelines or reasonable restrictions. Non-discretionary accounts, individual securities and portfolio restrictions are not allowed without express Yeske Buie approval.

Business Retirement Plans

Yeske Buie will work with business Clients to develop, design and implement a retirement savings plan for their employees. Yeske Buie provides objective financial advice to plan sponsors and senior management regarding issues involving retirement plan options, wealth accumulation strategies for employees and participant education.

Foundation & Endowment Fiduciary Services

Yeske Buie will provide fiduciary asset management services to Foundations and Endowments. Yeske Buie will work with Foundations and Endowments to identify goals that integrate the relationship between endowment policy and the investment policies.

Investment policies will be developed to incorporate appropriate asset allocation, including ascertaining risk tolerance, defining a time horizon, identifying appropriate asset classes and rebalancing guidelines, and assisting in defining the duties of all involved parties.

Prior to rendering advisory services, Yeske Buie will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective(s).

C. Client Account Management

Prior to engaging Yeske Buie to provide advisory services, each Client is required to enter into an agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. When providing Asset Management Services, Yeske Buie will work with each Client to determine and understand their unique circumstances, including the following:

- Financial objectives
- Risk tolerance
- Time horizon
- Liquidity needs
- Tax situation

Yeske Buie will then develop a suitable written Investment Policy Statement that reflects these circumstances and guides us in designing an investment strategy for each Client. With these strategic guidelines in place Yeske Buie determines an appropriate asset allocation for the Client and constructs a portfolio utilizing the following:

- Exchange-Traded Funds (ETFs)
- Mutual Funds
- Other holdings, such as CDs, as appropriate

All portfolios are rebalanced as necessary upon Yeske Buie review. More or less frequent rebalancing may be required depending on macroeconomic, market or sector factors.

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D. Wrap Fee Programs

Yeske Buie does not manage or place Client assets into any proprietary wrap fee programs. Investment management services are provided directly by Yeske Buie.

E. Assets Under Management

As of December 31, 2015, Yeske Buie manages the following assets:

Assets Under Management	Assets
Discretionary Assets	\$508,117,133
Non-discretionary Assets	\$24,063,527
Total	\$532,180,660

Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for asset management services. Each Client shall sign an Advisory Agreement that details the responsibilities of Yeske Buie and the Client.

A. Fees for Advisory Services

Advisory Fees – Yeske Buie charges a single fee for its services, pursuant to the terms of the investment advisory agreement. Those engaging the Advisor for asset management services only, for any reason, pay the same fee. Typically, fees are charged quarterly in arrears and are based on the market value of assets under management at the end of the prior calendar quarter. Client fees will generally adhere to the following table.

Advisory Services	
Assets	Annual Fee
\$5,000,000 and less	1.00%
\$5,000,001 to \$10,000,000	0.50%
\$10,000,001 and over	0.35%

B. Fee Billing

Asset-Based Fee – Fees are charged as a percentage of assets under management, based upon the account value on the last day of the previous calendar quarter. Fees for asset management services vary depending on the amount of assets to be managed. Clients are invoiced quarterly in arrears for advisory services. For accounts opened during the quarter fees will be prorated to cover only that period during which the account was managed by Yeske Buie.

Asset-based management fees will be calculated by the Advisor and automatically deducted from the Client's account[s] at the Custodian. Yeske Buie shall send a quarterly invoice to the Custodian indicating the amount of

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the fees to be deducted from the Client Account. The amount due is calculated by converting the annual rate in the table above to a quarterly rate (annual rate divided by 4) and applying it to the total assets under management with Yeske Buie during the quarter. Each billing will be for a single quarter, paid in arrears. Clients will receive independent statements from the Custodian no less frequently than quarterly. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Yeske Buie to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Yeske Buie, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the Custodian and executing broker-dealer. The Advisory Fees charged by Yeske Buie are separate and distinct from these Custodian and execution fees.

In addition, all advisory fees paid to Yeske Buie are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in certain investments, without the services of Yeske Buie, but would not receive access to Advisor and Institutional share classes. The Client also would not receive the services provided by Yeske Buie, which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the fund(s) and the fees charged by Yeske Buie to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Yeske Buie is compensated for its services at the end of the quarter in which investment advisory services are rendered. Certain legacy Clients may have arrangements where fees are charged in advance. Either party may terminate the advisory agreement at any time, by providing advance written notice to the other party. The Client shall be responsible for investment advisory fees up to and including the effective date of termination, generally the date at which the account is liquidated or transferred. Yeske Buie will refund any unearned, prepaid investment advisory fees, if any. The Client's advisory agreement with Yeske Buie is non-transferable without Client's written approval.

E. Compensation for Sales of Securities

Yeske Buie does not buy or sell securities and does not receive commissions or any compensation for transactions in any Client account. As a fee-only advisor, Yeske Buie is paid only on the advice and investment management provided to Clients based on the assets under management of Client account[s].

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

Performance-based Fees – Yeske Buie does not charge performance-based fees for its advisory services. The fees charged by Yeske Buie are as described in “Item 5 – Fees and Compensation” above and are not based upon the capital appreciation of the funds or securities held by any Client.

Side-by-side Management – Yeske Buie does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options for its Clients.

Item 7 – Types of Clients

Yeske Buie offers services to individuals, personal trusts and estates, pension and profit sharing plans, foundations & endowments, charitable organizations, and corporations. The relative percentage each Client type currently represents is available on Yeske Buie’s Form ADV Part 1. The actual mix of types of Clients changes over time based upon market conditions, business plans and other factors. Yeske Buie does not specialize in, or actively seek, any given Client type. Yeske Buie is committed to providing services to qualified investors, regardless of legal or corporate status. Yeske Buie provides customized services to meet the unique needs of each Client. Additional details are contained in “Item 4 – Advisory Services”. Yeske Buie requires a minimum account size of \$3,000,000. This minimum may be waived at the sole discretion of Yeske Buie.

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

A. Methods of Analysis

Macroeconomic Considerations

Yeske Buie’s approach to developing and managing investment portfolios is predicated upon certain fundamental assumptions with regard to the factors that most influence investment success; among these factors are asset allocation, value criteria, size criteria, fees and expenses. Yeske Buie designs its target portfolios to harness these factors and implements its strategy using Exchange Traded Funds and Mutual Funds.

Investment Manager Due Diligence

Where Yeske Buie invests its Clients’ assets with independent managers, it selects managers who pursue investment approaches that are focused and are diversified among multiple asset classes, regions, industry sectors and securities. In selecting an independent manager and allocating assets to them, Yeske Buie considers both quantitative and qualitative factors including:

- The clarity of, and adherence to, viable investment policies
- Relative performance during various time periods and market cycles
- Industry reputation
- Experience and training of staff investment professionals
- Risk management process
- Portfolio management capabilities
- Fee structure
- Any other factor deemed appropriate by Yeske Buie

A. Methods of Analysis - continued

Yeske Buie may use various databases of information in order to facilitate the discovery process on each investment manager utilized by Yeske Buie.

B. Investment Strategies

Yeske Buie structures portfolios using the methodology described above. Yeske Buie believes that Clients will benefit from having a portfolio of holdings invested in a variety of asset classes. To the extent that these asset classes are non-correlated, the portfolio will experience investment returns with mitigated risk.

Asset Allocation

Yeske Buie structures strategically designed portfolios using the principles of Modern Portfolio Theory ("MPT"). MPT is an investment methodology that suggests that investors may benefit from having a portfolio of holdings invested in a variety of asset classes. To the extent that these asset classes are non-correlated, the portfolio will experience investment returns with mitigated risk. Yeske Buie constructs Client investment portfolios based upon the premise that asset allocation models can be developed using historical performance data and academically tested assumptions about the future. This information can be used to optimize the risk-adjusted expected rate of return of a given portfolio. Yeske Buie offers a selection of modeled portfolios that offer a range of equity and fixed income exposure levels.

Yeske Buie will not pursue strategies that are highly speculative in nature.

C. Risk of Loss

General Investment Risks – Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Yeske Buie will assist Clients in determining an appropriate strategy based on their tolerance and capacity for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will generally entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

Yeske Buie generally employs investment strategies that do not involve any significant or unusual risk other than domestic and international market and currency fluctuation risks.

Other Risks - Please remember that different types of investments involve varying degrees of risk, including the possible loss of principal and that past performance may not be indicative of future results. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies undertaken by Yeske Buie) will be profitable.

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Item 9 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with which you partner. Background information is available on the Investment Advisor Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by the firm's name or the firm's CRD# **143234**. There are no legal, regulatory or disciplinary events involving Yeske Buie or any of its employees.

Item 10 – Other Financial Activities and Affiliations

Yeske Buie does not have any affiliations with other financial service firms. All relationships are for contracted services only, and no affiliation is created by way of these various service agreements.

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

A. Code of Ethics

Yeske Buie has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Yeske Buie's compliance program (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Yeske Buie and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Yeske Buie associates to adhere not only to the specific provisions of the Code but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. Yeske Buie has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at +1 800-772-1887.

B. Personal Trading and Conflicts of Interest

Yeske Buie allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. At no time will Yeske Buie or any Supervised Persons of Yeske Buie transact in any security to the detriment of any Client.

Yeske Buie is a fee-only advisor, who, in all circumstances, is compensated solely by the Client, with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of any financial product. Yeske Buie does not engage in any transactions where it has a financial interest, including, but not limited to, commissionable securities transactions, buying securities from or selling securities to its Clients.

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Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Yeske Buie does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services. The Client will select the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize Yeske Buie to direct trades to this Custodian. Further, Yeske Buie does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Yeske Buie does not exercise discretion over the selection of the Custodian, it may recommend custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a broker not recommended by Yeske Buie.

Yeske Buie typically recommends to Clients that they establish their brokerage account[s] at the Institutional Services division of Charles Schwab & Co., Inc. ("Schwab Advisor Services" or "Schwab"). Schwab is an independent and unaffiliated SEC-registered broker-dealer and FINRA member. Schwab offers services to independent registered investment advisors, including: custody of securities, trade execution, clearance, settlement of transactions and related support services. Yeske Buie receives some benefits from Schwab through its participation in the program as noted in Item 14 below. Yeske Buie considers a number of factors in selecting and/or recommending brokers and custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Yeske Buie is not affiliated with, or related to, Schwab. The services provided to Yeske Buie do not result in the Client paying higher commissions or fees than they would otherwise pay at Schwab.

1. **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. Yeske Buie does not participate in soft dollar programs sponsored or offered by any broker-dealer.
2. **Brokerage Referrals** - Yeske Buie does not receive any compensation from Schwab or any other entity in connection with the recommendation for establishing a brokerage account.
3. **Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where Yeske Buie 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]. Yeske Buie will not engage in any principal transactions (i.e., trade of any security from or to Yeske Buie'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, Yeske Buie will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs on a trade by trade basis. These costs are determined by the designated Custodian.

B. 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. Yeske Buie will execute its transactions through an unaffiliated broker-dealer selected by the Client. Yeske Buie may aggregate orders in a block trade or trades

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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

A. Frequency of Reviews

Asset Management Clients

Investments in Client accounts are monitored on an ongoing basis by Yeske Buie for adherence to investment policies. Asset management and supervision over the securities contained in the Client's portfolio are performed on an ongoing basis by Yeske Buie, as applicable to each Client situation.

Financial Planning Clients

Financial planning is a process that reviews and revisits the Client's situation on an ongoing basis. Reviews may be more or less frequent depending on each Client's situation and financial circumstances.

B. Causes for Reviews

Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Yeske Buie if changes occur in his/her personal financial situation that might affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

Investment Portfolio Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. Typically, statements are sent monthly. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity.

Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. Additionally, Yeske Buie will provide reports, generally monthly, that will summarize activity, performance and holdings.

Financial Planning Reports

Financial planning is a process and, as such, the timing and frequency of reviews and reports will vary by Client.

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Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Yeske Buie

Yeske Buie is a Fee-Only advisory firm who, in all circumstances, is compensated solely by the Client. Yeske Buie does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. Yeske Buie may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Yeske Buie may receive referrals of new Clients from a third-party. In either case, no compensation is given or received. All referrals are a professional courtesy and in the interest of the Client.

B. Client Referrals from Solicitors

Yeske Buie does not presently pay any solicitors to refer business to Yeske Buie. Yeske Buie may refer Clients to various third parties to provide certain services necessary to meet financial goals. Likewise, Yeske Buie may receive a Client referral from a third-party. In either case, no compensation is given or received. All referrals are a professional courtesy and in the interest of the Client.

C. Other Compensation

As noted in Item 12 above, Yeske Buie participates in the Schwab Institutional Advisor program and receives economic benefits from this relationship. Yeske Buie receives discounts on systems (such as computer programs designed to assist in the management of Client accounts, conference registrations and business management services) and other services that are generally not available to retail investors. These services are designed to assist Yeske Buie in servicing its Clients. Although there is no direct compensation from Schwab, these services do have a potential conflict of interest whereby Yeske Buie will generally recommend Schwab.

Item 15 – Custody

Yeske Buie does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Yeske Buie to utilize that custodian for the Client's security transactions. For more information on custodians and brokerage practices, see Item 12 - Brokerage Practices.

While Yeske Buie does not have custody of Client funds or securities, payments of fees may be paid by the Custodian from the custodial brokerage account that holds Client assets. In certain jurisdictions this may be deemed constructive custody. Prior to permitting direct debit of fees each Client provides written authorization permitting fees be paid direct from the Custodian. Yeske Buie will invoice the Custodian for the amount of the fees to be deducted from the Client's account[s]. The Custodian will send to the Client an account statement not less than quarterly showing all account activity, including the amounts disbursed from the account to Yeske Buie.

Item 16 – Investment Discretion

Yeske Buie generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment policies, guidelines, or limitations previously set forth by the Client and agreed to

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by Yeske Buie. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Advisory Agreement or equivalent authorization document. All discretionary trades made by Yeske Buie will be in accordance with each Client's investment policies.

Item 17 – Voting Client Securities

Yeske Buie does not accept proxy-voting responsibility for any Client. Therefore, although Yeske Buie may provide asset management services relative to Client investment assets, Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Client's investment assets. Yeske Buie and/or the Client shall correspondingly instruct the Custodian of the assets to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

Item 18 – Financial Information

Neither Yeske Buie, nor its management has any adverse financial situations that would reasonably impair the ability of Yeske Buie to meet all obligations to its Clients. Yeske Buie has not been subject to a bankruptcy or financial compromise. Yeske Buie is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in advance. Yeske Buie generally charges fees in arrears. Please see Item 5 - Fees and Compensation for additional information.

Yeske Buie®

301 Maple Ave., West, Suite 600
Vienna, VA 22180



220 Montgomery St., Suite 900
San Francisco, CA 94104

Phone: +1 800-772-1887 ♦ Fax: +1 866-549-4990 ♦ www.YeBu.com

Yeske Buie Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Elissa Buie, CFP®
CEO and Chief Compliance Officer**

Effective: September 12, 2016

This Form ADV2 (“Brochure Supplement”) provides information about the background and qualifications of Elissa Buie (CRD# **1157877**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Elissa Buie is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>.

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Item 2 – Educational Background and Business Experience

ELISSA BUIE, CFP®

Born: 1960

Education:

University of Virginia, McIntire School of Commerce
B.S. in Commerce

University of Maryland
MBA in Finance

CFP Board of Standards
CERTIFIED FINANCIAL PLANNER™, 1989

Business Background:

Co-Founder, CEO, CCO, CFO and COO Yeske Buie Inc.	2007 to Present
Owner and President Financial Planning Group, Inc.	1993 to 2008
Owner, Officer and Director Capitol Financial Consultants, Inc.	1988 to 1993
Co-founder and Principle Heritage Financial Advisers, Inc.	1986 to 1988
Due Diligence Officer Heritage Financial Group, Inc.	1983 to 1986

Ms. Buie sits on the Board of Trustees of the Foundation for Financial Planning and is the Immediate Past Chair of the Foundation. Ms. Buie is a past Chair of the Financial Planning Association (“FPA”) and is a Dean for the FPA’s Residency Program.

Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Elissa Buie.

We encourage you to independently view the background of Elissa Buie on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by her name or her CRD# **1157877**.

Item 4 – Other Business Activities

Ms. Buie dedicates the majority of her business time to serving the needs of Yeske Buie advisory Clients. Also, Ms. Buie holds an appointment as a Distinguished Adjunct Professor at the Ageno School of Business, Golden Gate University where Ms. Buie and Dr. Yeske co-teach the capstone Cases in Financial Planning Course. Ms. Buie sits on the Board of Trustees of the Foundation for Financial Planning and is the Immediate Past Chair of the Foundation. She also serves as Dean for the FPA's Residency program.

Item 5 – Additional Compensation

Ms. Buie is compensated solely by Yeske Buie for the services provided to Clients. Ms. Buie does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

Item 6 – Supervision

Ms. Buie serves as the CEO and the Chief Compliance Officer of Yeske Buie. Ms. Buie is responsible for the general supervision and compliance program management of Yeske Buie, along with Dr. Dave Yeske. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its employees. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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Yeske Buie Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Dr. Dave Yeske, CFP®
Managing Director**

Effective: September 12, 2016

This Form ADV2 (“Brochure Supplement”) provides information about the background and qualifications of David B. Yeske (CRD# **2047798**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Dr. Dave Yeske is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>.

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Item 2 – Educational Background and Business Experience

DR. DAVE YESKE, CFP®

Born: 1957

Education:

University of San Francisco
B.S. in Applied Economics
M.A. in Economics

Golden Gate University
Doctorate in Finance

CFP Board of Standards
CERTIFIED FINANCIAL PLANNER™, 1990

Business Background:

Co-Founder and Managing Director Yeske Buie Inc.	2007 to Present
Owner and President Yeske & Company, Inc.	1990 to 2008
Consultant Paul Revere Insurance Group	1985 to 1990
Options Trader Goldberg Securities	1984 to 1985

Dr. Yeske is past Chair of the Financial Planning Association (“FPA”). . Dr. Yeske is the Practitioner Editor of the Journal of Financial Planning and is a mentor for the FPA's Residency program

Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Dr. Dave Yeske.

We encourage you to independently view the background of David B. Yeske on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by his name or his CRD# **2047798**.

Item 4 – Other Business Activities

Dr. Yeske dedicates the majority of his business time to serving the needs of Yeske Buie advisory Clients. Additionally, Dr. Yeske serves as the Director of the Financial Planning Program at Golden Gate University where he is also a Distinguished Adjunct Professor at the Ageno School of Business. Dr. Yeske is the Practitioner Editor of the Journal of Financial Planning. Dr. Yeske also serves as a Mentor in the FPA's Residency program.

Item 5 – Additional Compensation

Dr. Yeske is compensated solely by Yeske Buie for the services provided to Clients. Dr. Yeske does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

Item 6 – Supervision

Dr. Yeske serves as a Managing Director and owner of Yeske Buie. Dr. Yeske is responsible for the supervision of Yeske Buie employees along with Elissa Buie. Dr. Yeske and Ms. Buie can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its employees. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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Yeske Buie Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Yusuf Abugideiri, CFP®
Financial Planner**

Effective: September 12, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Yusuf A. Abugideiri (CRD# **6051995**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Yusuf Abugideiri is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>.

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Vienna, VA 22180



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Item 2 – Educational Background and Business Experience

YUSUF ABUGIDEIRI, CFP®

Born: 1986

Education:

Virginia Polytechnic Institute and State University
B.S. in Finance, 2009

CFP Board of Standards
CERTIFIED FINANCIAL PLANNER™, 2012

Business Background:

Financial Planner Yeske Buie Inc.	2009 to Present
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Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Yusuf Abugideiri.

We encourage you to independently view the background of Yusuf Abugideiri on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by his name or his CRD# 6051995.

Item 4 – Other Business Activities

Mr. Abugideiri dedicates the majority of his business time to serving the needs of Yeske Buie advisory Clients. Also, Mr. Abugideiri is involved with the Financial Planning Association of the National Capital Area and sits on the chapter's Board of Directors. He is Co-Chair of the Pamplin College of Business's Recent Alumni Board for his alma mater, Virginia Tech.

Item 5 – Additional Compensation

Mr. Abugideiri is compensated solely by Yeske Buie for the services provided to Clients. Mr. Abugideiri does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

Item 6 – Supervision

Mr. Abugideiri serves as a Financial Planner for Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its employees. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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Vienna, VA 22180



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Yeske Buie Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Lauren Grove, CFP®
Financial Planner**

Effective: September 12, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Lauren Grove (CRD# **6459248**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Lauren Grove is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>.

Yeske Buie®

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Vienna, VA 22180



220 Montgomery St., Suite 900
San Francisco, CA 94104

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Item 2 – Educational Background and Business Experience

LAUREN GROVE, CFP®

Born: 1990

Education:

Virginia Polytechnic Institute and State University
B.S. in Finance, 2012
B.S. in Economics, 2012

CFP Board of Standards
CERTIFIED FINANCIAL PLANNER™, 2015

Business Background:

Financial Planner Yeske Buie Inc.	2013 to Present

Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Ms. Grove.

We encourage you to independently view the background of Lauren Grove on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by her name or her CRD# **6459248**.

Item 4 – Other Business Activities

Ms. Grove dedicates the majority of her business time to serving the needs of Yeske Buie advisory Clients. Also, Ms. Grove is involved with the Financial Planning Association of the National Capital Area chapter and sits on the chapter's Board of Directors. She mentors in the Virginia Tech Women in Financial Planning organization.

Item 5 – Additional Compensation

Ms. Grove is compensated solely by Yeske Buie for the services provided to Clients. Ms. Grove does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

Item 6 – Supervision

Ms. Grove serves as an Assistant Financial Planner of Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its employees. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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Vienna, VA 22180



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Yeske Buie Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

**Russell Kroeger, CFP®
Financial Planning Resident**

Effective: September 12, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Russell Kroeger (CRD# **6215669**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Yeske Buie Disclosure Brochure or this Brochure Supplement, please contact us at (800) 772-1887.

Additional information about Mr. Kroeger is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>.

Yeske Buie®

301 Maple Ave., West, Suite 600
Vienna, VA 22180



220 Montgomery St., Suite 900
San Francisco, CA 94104

Phone: +1 800-772-1887 ♦ Fax: +1 866-549-4990 ♦ www.YeBu.com

Item 2 – Educational Background and Business Experience

RUSSELL KROEGER, CFP®

Born: 1990

Education:

Virginia Polytechnic Institute and State University
BS in Business, 2013

CFP Board of Standards
CERTIFIED FINANCIAL PLANNER™, 2015

Business Background:

Financial Planning Resident, Yeske Buie Inc.	2015 to Present
Registered Representative, ProEquities, Inc.	2014
Associate Financial Planner, DMJ Wealth Advisors, LLC	2013 to 2014

Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Russell Kroeger.

We encourage you to independently view the background of Mr. Kroeger on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching by his name or his CRD# **6215669**.

Item 4 – Other Business Activities

Mr. Kroeger dedicates the majority of his business time to serving the needs of Yeske Buie advisory Clients. Also, Mr. Kroeger is involved with the Financial Planning Association of San Francisco and sits on the chapter's Board of Directors.

Item 5 – Additional Compensation

Mr. Kroeger is compensated solely by Yeske Buie for the services provided to Clients. Mr. Kroeger does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

Item 6 – Supervision

Mr. Kroeger serves as a Financial Planning Resident of Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its employees. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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