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This brochure provides information about the qualifications and business practices of David S. Reinders, CFP®. If you have any questions about the contents of this brochure, please contact us at: 661-222-2331, or by email at: [Vikki.Lanzisero@lpl.com](mailto:Vikki.Lanzisero@lpl.com)

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Registration as an Investment Advisor does not imply a certain level of skill or training. Additional information about David S. Reinders, CFP® is available on the SEC's website at <http://www.adviserinfo.sec.gov/>

DATE: May 19, 2011

# Material Changes

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## Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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## Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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## Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 661-222-2331 or by email at: [Vikki.Lanzisero@lpl.com](mailto:Vikki.Lanzisero@lpl.com).

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# Advisory Business

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## Firm Description

The Registered Investment Advisory firm, David S. Reinders, CFP®, Inc., ("Reinders") was founded in 2007.

Reinders provides comprehensive personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Reinders is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted. David S. Reinders in his capacity as registered representative for LPL Financial, does recommend and sell commissioned securities products and receives commissions on the sale of such products. The firm is not itself affiliated with LPL Financial.

Investment advice is an integral part of financial planning. In addition, Reinders advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

The firm provides investment advice, with the client making the final decision on investment selection. Reinders does not act as a custodian of client assets. The client always maintains asset control. Reinders places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews generally conducted semi-annually, are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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## Principal Owners

David S Reinders is a 50% stockholder. Anne Reinders is a 50% stockholder.

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## Types of Advisory Services

Reinders provides investment supervisory services, also known as asset management services and furnishes investment advice through consultations. On more than an occasional basis, Reinders furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that may include estate planning.

As of February 7, 2011, Reinders manages approximately \$ 35 Million in assets for approximately 102 clients. All assets are managed on a discretionary basis.

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### **Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Investment Strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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### **Types of Agreements**

The following agreements define the typical client relationships.

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### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$2,000.00 and may range up to \$5,000.00. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$275.00 per hour.

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### **Investment Management Agreement**

An Investment Management Agreement may be executed when the client decides to implement the financial plan with Reinders. Fees for Portfolio Management Services are calculated as a percentage of assets under management as follows:

#### **Total Account Assets Annual Percentage**

Under \$100,000	2%
More than \$100,000, up to \$400,000	1.8%
More than \$400,000, up to \$700,000	1.6%

More than \$700,000, up to \$1,000,000 1.4%  
More than \$1,000,000, up to \$1,500,000 1.2%  
More than \$1,500,000, up to \$2,000,000 1.1%  
More than \$2,000,000 1.0%

These fees are for portfolio management services only and do not include any transaction costs or commissions. Also, clients will incur transaction costs for client directed transactions.

If a client terminates an Investment Management Agreement before the end of the first year, financial plan review fees that were calculated at a fixed rate will be recalculated at an hourly rate of \$275.00 per hour, taking into consideration the actual number of hours spent.

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### **Hourly Planning Engagements**

Reinders provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$275.00.

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### **Asset Management**

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds through LPL Financial ("LPL"). Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. LPL may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. LPL charges a transaction fee for stock and bond trades. David S. Reinders may receive a commission for stock and bond trades, but he does not receive a part of the transaction fee. Reinders does not receive any compensation, in any form, from fund companies.

Investments may also occasionally include: equities (stocks), certificates of deposit, investment company securities (variable life insurance, variable annuities, and mutual funds shares).

Initial public offerings (IPOs) are not available through Reinders.

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying Reinders in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, Reinders will refund any unearned portion of the advance payment.

Reinders may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, Reinders will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

Reinders bases its investment management fees on a percentage of assets under management.



Financial plans are priced according to the degree of complexity associated with the client's situation and are billed on an hourly or flat annual rate.

Fees are generally not negotiable.

Clients have the option to purchase investment products that Reinders recommends through other brokers or agents that are not affiliated with the firm.

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### **Fee Billing**

Investment management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

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### **Other Fees**

LPL may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Reinders, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

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### **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Reinders.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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### **Past Due Accounts and Termination of Agreement**

Reinders reserves the right to stop work on any account that is more than 30 days overdue. In addition, Reinders reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Reinders' judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## Performance-Based Fees

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### Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Reinders does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## Types of Clients

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### Description

Reinders generally provides investment advice to individuals, trusts, estates, corporations or business entities.

Client relationships vary in scope and length of service.

### Account Minimums

The minimum account size is \$100,000 of assets under management, which equates to an annual management fee of 1.8% or \$1800.00.

When an account falls below \$100,000 in value, the minimum annual fee of 2% of assets under management is charged.

Reinders has the discretion to waive the account minimum. Accounts of less than \$100,000 may be set up when the client and the advisor anticipate the Client will add additional funds to the accounts bringing the total to \$100,000 within a reasonable time. Other exceptions will apply to employees of Reinders and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services will be assessed a \$1800 minimum annual fee. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Reinders may use include Morningstar Principia mutual fund information and the Internet.

### Investment Strategies

The primary investment strategy used for client accounts is tactical asset allocation utilizing a core and satellite approach. The core positions are designed for long term positions, should market conditions allow. Reinders does not by nature and design, react to market changes

within any given day. Our satellite holdings serve to enhance stronger positions within a given market environment or to reduce volatility in prudent management. Portfolios may be globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases and sometimes short-term purchases when market conditions dictate that a recently purchased security be sold.

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## **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## Disciplinary Information

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### Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

David S. Reinders is a Registered Principal with LPL Financial. He is also a licensed Insurance agent.

### Affiliations

Reinders has no arrangements that are material to its advisory business or its clients.

## Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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### Code of Ethics

The employees of Reinders have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### Participation or Interest in Client Transactions

Reinders and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Reinders *Compliance Manual*.

### Personal Trading

Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## Brokerage Practices

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### Selecting Brokerage Firms

David S. Reinders, is a registered principal with LPL Financial ("LPL"), Member FINRA/SIPC. All brokerage services utilized by Reinders are provided by LPL. Reinders does not have any affiliation with product sales firms. In addition to LPL, Reinders may recommend that client assets be held by the Mutual Fund Company or Insurance Company that sponsors the investment product. Reinders recommends custodians based on the proven integrity and financial responsibility of the firm.

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**Best Execution**

Reinders reviews the execution of trades at LPL on a daily basis. Transaction fees charged by LPL Financial are also reviewed. Reinders does not receive any portion of the transaction fees.

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**Soft Dollars**

Reinders receives no soft dollars.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit. On the rare occasion that a stock or bond purchase is made in a client account, this transaction would be executed as a single transaction and orders are not aggregated.

## **Review of Account**

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**Periodic Reviews**

Account reviews are performed at least quarterly by David S. Reinders. Account reviews are performed more frequently when market conditions dictate.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

All Clients receive periodic communications on at least a quarterly basis. The written updates may include a net worth statement, portfolio statement and a summary of objectives and progress towards meeting those objectives.

## **Client Referrals and Other Compensation**

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**Incoming Referrals**

Reinders has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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**Referrals Out**

Reinders does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

# Custody

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## Account Statements

Reinders does not have custody of client assets of funds. All client assets are held at LPL Financial, or directly with the product provider. All accounts are held at qualified custodians, which means that the custodians provide account statements directly to clients at their address of record at least quarterly. We urge clients to compare statements prepared by us with statements received from the custodian and report any discrepancy.

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## Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Reinders.

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## Net Worth Statements

Clients are provided with net worth statements that are generated from our client relationship management system twice per year. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land, automobiles and real estate, where the exact values of assets are not material to the financial planning tasks..

The net worth statements are used for long-term financial planning and to measure progress towards the ultimate goal of financial independence.

# Investment Discretion

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## Discretionary Authority for Trading

Reinders accepts discretionary authority to manage securities accounts on behalf of clients. Reinders has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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## Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

# Voting Client Securities

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## Proxy Votes

Reinders does not vote proxies on securities. Clients are expected to vote their own proxies. If clients do not wish to vote their own proxies, they are requested to designate someone other than Reinders to vote proxies for them.

## Financial Information

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### Financial Condition

Reinders does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Reinders does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

## Business Continuity Plan

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### General

Reinders has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

### Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

### Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

### Loss of Key Personnel

Since David S. Reinders is also a registered principal with LPL Financial, LPL will assign one of its other registered principals to manage Reinders' accounts in the event of David Reinders serious disability or death.

## Information Security Program

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### Information Security

Reinders maintains an information security program to reduce the risk that your personal and confidential information may be breached.

### Privacy Notice

Reinders is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

We recognize that you have placed your trust in us, and we take the responsibility to preserve that trust. One way we endeavor to keep your trust is to properly handle that personal information.

We pledge to you that:

- Protection of your privacy is a top priority;
- Your account information and all documents you provide to us are protected in a secure environment;
- We only collect personal information in order to accomplish our customer commitments to you;
- Information about you is only used and shared in limited and controlled ways; and,
- In the event that we wish to share information about you with non-affiliated third parties, you will be given options concerning what information may be shared, and your privacy wishes will be respected. You may also choose to opt out of any information sharing.

Reinders maintains physical, electronic and procedural safeguards to ensure that personal information we have about you is treated responsibly, and in accordance with our privacy policy. We restrict access to information about you only to those representatives and employees who need to know that information in order to provide products and services to you or to conduct Reinders' business. David S. Reinders or employees who have access to the information may only use it for legitimate business purposes. In addition, we take steps to safeguard information about you in accordance with applicable data security regulations.

We collect personal information about you from the following sources:

- New Account Forms, applications for the purchase of various products, and other forms;
- Product vendors, as a result of your transactions with us; and/or,
- Depending on the product you are requesting to purchase, information received from consumer reporting agencies, medical providers or others.

We may disclose the following categories of information to entities that perform administrative services on our behalf or as required or permitted by law for legal, regulatory, or other purposes:

- Information you provide directly to us on the Customer Account Form, applications or other forms;
- Information we receive about your transactions with us or with our product providers; and/or,
- If required for the products you purchase, information received from other agencies such as: consumer reporting agencies concerning your creditworthiness, motor vehicle and driver's license reports, medical and employment information, and loss reports.

A special note about medical or health information: While we might receive medical or health information from you at the time of application for various types of insurance, we do not use it or share it – internally or externally – for any purpose other than what is directly related to the administration of your policy, account, or claim, as required or permitted by law, or as you authorize us to do.



We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

Reinders requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include a CFP®. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

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### David Scott Reinders, CFP®

#### Educational Background:

- Date of birth: 1956
- BA, Judson College, 1980
- Certified Financial Planner – CFP®, 1992
- FINRA Licenses: Series 6, 7, 24, 63

#### Business Experience:

- LPL Financial – Registered Principal, 2009 to Present
- Associated Securities Corp. - Registered Principal, 1996 to 2009
- Associated Planners Investment Advisory – Advisory Affiliate 1996 to 2009
- David S. Reinders, CFP®, 1992 to Present

#### Other Business Activities:

- Registered Principal, LPL Financial
- Life and Disability Insurance Agent, License # 0732006

#### Additional Compensation:

- Commissions and/or fees as Registered Principal for LPL
- Insurance Commissions