

# JOE L. STONE, CRPS<sup>®</sup>, QPFC<sup>™</sup>

This brochure provides supplemental information about Joe L. Stone, CRPS<sup>®</sup>, QPFC<sup>™</sup> (“Investment Advisor Representative”, “IAR”, “Employee”) that supplements the NWAM, LLC dba Northwest Asset Management brochure, which should have also been provided to you. Please contact Greg Headrick, CFP at Northwest Asset Management if you need the Northwest Asset Management brochure or if you have any questions.

Additional information about Northwest Asset Management is also available at the SEC’s website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (under “investment adviser firm” and type in our firm name).

March 3, 2011

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Joe L. Stone, CRPS®, QPFC™**

Year Born: 1961

### **Educational Background:**

B.S., Accounting – Central Washington University (1983)

### **Business Background:**

02/2011 – Present: Investment Advisor, Northwest Asset Management

02/2011 – Present: Registered Representative, Purshe Kaplan Sterling Investments

02/2007 – 02/2011: Sr. Vice President, Financial Consultant, D.A. Davidson & Co.

07/1993 – 2/2007: Financial Consultant, Solomon Smith Barney, Inc.

### **Professional Qualifications:**

Series 7, General Securities Representative Examination (1993)

Series 63, Uniform Securities Agent Laws (1993)

Series 65, Uniform Investment Adviser Law Examination (1993)

Washington State Life and Health Insurance Examinations (1993)

### **Professional Designation(s):**

Chartered Retirement Plans Specialist (CRPS®)

Qualified Plan Financial Consultant (QPFC™)

### **Explanations of Designations:**

CRPS®: (Chartered Retirement Plans Specialist)

The CRPS is specifically targeted at professionals who design, install, and maintain retirement plans for the business community. Applicants must also disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

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Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Every two years, CRPS professionals must complete 16 hours of continuing education and pay a nominal fee to continue using the designation.

#### QPFC™: (Qualified Plan Financial Consultant)

QPFC is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The QPFC program provides an understanding of general retirement planning concepts, terminology, distinctive features of qualified plans and the role of retirement plan professionals. A candidate will be expected to demonstrate a general proficiency of plan administration, compliance, investment, fiduciary, and ethics issues.

Earning ASPPA's QPFC credential requires successful completion of the following examinations: Retirement Plan Fundamentals, Retirement Plan Fundamentals 2, Plan Financial Consulting, Plan Financial Consulting 2 and PFC Live Course Instruction.

All credentialed members must acquire 40 hours of Continuing Professional Education (CPE) credits (2 of these must be Ethics) in a two-year-cycle as well as renew your ASPPA Membership annually to retain credentials. For more information please [click here](#).



### **ITEM 3 - DISCIPLINARY INFORMATION**

Joe L. Stone, CRPS®, QPFCT™ has no legal or disciplinary events that are material to a Client's or prospective Client's evaluation of this advisory business.

## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

The principal business of Advisor is that of a registered investment advisor and provider of financial planning services. Joe L. Stone, CRPS®, QPFC™ is also a registered representative of a broker dealer. When acting in the capacity of a registered representative, Joe L. Stone, CRPS®, QPFC™ may receive the usual and customary commissions or fees on the products the Client purchases. Receiving commissions on products may cause a conflict of interest. Therefore, the advisory Client is free to select any broker-dealer the client desires for implementation of Advisor's recommendations.



## **ITEM 5 - ADDITIONAL COMPENSATION**

Other than work with Northwest Asset Management and disclosures made in Item 4 above, Joe L. Stone, CRPS®, QPFC™ receives no additional compensation related to outside business activities.



## **ITEM 6 – SUPERVISION**

Joe L. Stone, CRPS®, QPFC™ is not a supervising authority at Northwest Asset Management and works closely with and is supervised by Gregory A. Headrick, Managing Member and Chief Compliance Officer. Mr. Headrick may be contacted at the address or phone number on the cover page of this document.