



## Part 2B of Form ADV: *Brochure Supplement*

October 2011

Item 1

This brochure supplement provides information about Marc Roland and Andrew Russell that supplements the Confidant Wealth Advisory, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive it or if you have any questions about the contents of this supplement.

Additional information about the individuals listed above is available on the Security and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by each person's name or by a unique identifying number, known as a CRD number. Each individual's CRD number is listed with their specific information in the following pages.

The Securities and Exchange Commission or any State Securities authority specifically does not endorse any of the professional designations held by any of the above individuals.

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

### **Education**

Marc's formal education after high school is listed below:

<u>School</u>	<u>Degree Obtained</u>	<u>Year Graduated</u>
San Diego State University	Master of Science, Accountancy (Tax)	2002
San Diego State University	Master of Science, Business Admin.	2000
San Diego State University	Professional Certificate - Financial and Tax Planning	2000
Cal Poly – San Luis Obispo	Bachelor of Science, Civil Engineering	1994

### **Business Experience**

Marc has nearly two decades of professional experience, including wealth management, tax and engineering. His direct experience is listed below:

<u>Company</u>	<u>Position Held\Industry</u>	<u>Years Employed</u>
Confidant Wealth Advisory, Inc.	Cofounder \ Chief Compliance Officer	2011 - Present
Hokanson Associates, Inc. (and predecessor firms)	Director, Financial Planning Chief Compliance Officer (CCO) Investment \ Wealth Management	2003 - 2011
KPMG, LLP	Financial Planning \ Tax Associate Tax \ Wealth Management	2002 - 2003
Blankinship and Foster, LLP	Financial Planner Investment \ Wealth Management	2000 - 2002
San Diego State University	Graduate Assistant	1999 - 2000
San Diego Metropolitan Transit Development Board	Assistant Construction Engineer Civil Engineering \ Construction Mgt.	1996 - 1999
IT Corporation	Associate Engineer Civil \ Environmental Engineering	1994 - 1996

### **Professional Designations**

Marc earned the following designations and is currently in good standing with the granting authorities. For a description of qualifications for the designation, see the appendix:

<u>Designation</u>	<u>Granting Authority</u>	<u>Date Earned</u>
Certified Public Accountant CPA (CA License No. 92358) Experience – General*	California Board of Accountancy	May 2005
CERTIFIED FINANCIAL PLANNERTM CFP®	Certified Financial Planner Board of Standards, Inc.	June 2003

\*cannot sign attest reports

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

Marc has no reportable disciplinary history.

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

#### **Investment-Related Activities**

Marc is not engaged in any other investment-related activities and does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **Non-Investment-Related Activities**

Marc is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

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

Marc does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 - Supervision**

Marc is required to follow Confidant Wealth Advisory's policies and procedures as a supervised person of the firm. Feel free to contact Marc's business partner:

**Supervisor:** Andrew Russell  
**Phone Number:** 760.672.1555

## **Item 7 – Requirements for State-Registered Advisers**

In addition to the events listed in Item 3 of Part 2B, if Marc Roland has been involved in one of the events listed below, we disclose all material fact regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving:
  - an investment or investment related business activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory, organization, or administrative proceeding involving any of the following:
  - an investment or investment related business activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.

We have nothing to disclose in regards to 1 or 2 above.

If Marc Roland has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status. We have nothing to disclose in this regard.

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

### **Education**

Andy's formal education after high school is listed below:

<u>School</u>	<u>Degree Obtained</u>	<u>Year Graduated</u>
Sacramento State University	Master of Science, Business Admin. (Accountancy)	2010
San Diego State University	Professional Certificate - Financial and Tax Planning	2003
San Diego State University	Bachelor of Arts, Public Administration	1999

### **Business Experience**

Andy has over a decade of professional experience in financial services. His direct experience is listed below:

<u>Company</u>	<u>Position Held\Industry</u>	<u>Years Employed</u>
Confidant Wealth Advisory, Inc.	Cofounder	2011 - Present
Hokanson Associates, Inc. (and predecessor firms)	Senior Financial Planner Investment \ Wealth Management	2005 - 2011
TD Waterhouse	Investment Consultant Financial Services	1999 - 2005

### **Professional Designations**

Andy earned the following designation and is currently in good standing with the granting authority. For a description of qualifications for the designation, see the appendix:

<u>Designation</u>	<u>Granting Authority</u>	<u>Date Earned</u>
CERTIFIED FINANCIAL PLANNER™ CFP®	Certified Financial Planner Board of Standards, Inc.	June 2005

## **Item 3 - Disciplinary Information**

Andy has no reportable disciplinary history.

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

### **Investment-Related Activities**

Andy is not engaged in any other investment-related activities and does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **Non-Investment-Related Activities**

Andy is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 - Additional Compensation**

Andy does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 - Supervision**

Andy is required to follow Confidant Wealth Advisory's policies and procedures as a supervised person of the firm. Feel free to contact Andy's business partner:

**Supervisor:** Marc Roland

**Phone Number:** 858.324.4133

## **Item 7 – Requirements for State-Registered Advisers**

In addition to the events listed in Item 3 of Part 2B, if Andrew Russell has been involved in one of the events listed below, we disclose all material fact regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving:
  - an investment or investment related business activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory, organization, or administrative proceeding involving any of the following:
  - an investment or investment related business activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.

We have nothing to disclose in regards to 1 or 2 above.

If Andrew Russell has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status. We have nothing to disclose in this regard.

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## Appendix –

### Qualifications for Professional Designations

#### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is granted by The Certified Financial Planner Board of Standards, Inc.

To attain the right to use the designation, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning and attain a Bachelor's Degree from an accredited university (the degree requirement started in 2007);
- Examination – Pass the comprehensive examination. The examination is administered in 10 hours over a two-day period. The exam includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience; and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. This fiduciary standard means CFP® practitioners are required to place client interests above their own.

Individuals who become certified must complete the following ongoing education and ethics requirements:

- Continuing Education – Complete 30 hours of continuing education every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*; and
- Ethics – Annually renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Additional information about the CFP® designation can be found at [www.cfp.net](http://www.cfp.net).



## **Certified Public Accountant (CPA)**

The Certified Public Accountant License is granted by individual states. All references will be to California and therefore the license was granted by the California Board of Accountancy.

To attain the license, an individual must satisfactorily fulfill the following requirements (there are two separate pathways for licensure. Pathway 2 is described below, because it is what relates to Marc Roland, currently the only CPA at the firm):

- Education – Attain a Bachelor's Degree from an accredited university that includes a minimum of 24 semester units of accounting and a minimum 24 semester units of business related subjects. In addition, evidence of 150 total semester hours of education;
- Examination – Pass the Uniform CPA Examination. The 14-hour computer-based exam has four parts, Auditing & Attestation, Financial Accounting & Reporting, Regulation and Business Environment & Concepts;
- Experience – One-year of general experience (experience G), which must include a minimum of 500 attest hours for those that want to sign attest reports; and
- Ethics – Pass the California Ethics for CPAs Examination (PETH).
- Disclosure – Complete a *Criminal Conviction Disclosure* form and be fingerprinted.

Individuals who become certified must complete the following ongoing education and ethics requirements:

- Continuing Education – Complete 80 hours of continuing education every two years, including four hours of ethics education. In addition, a two-hour Board-approved Regulatory Review course must be completed once every six years.

CPA Licensees who fail to comply with the above standards and requirements may be subject to the Board's enforcement process, which could result in suspension or permanent revocation of their CPA License.

Additional information about the CPA license can be found at [www.dca.ca.gov/cba](http://www.dca.ca.gov/cba)