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Asset One, LLC

Disclosure

March 2015

www.assetonellc.com

This brochure provides information about the qualification and business practices of Asset One, LLC. If you have any questions about the contents of this brochure, please contact us at 800-466-8114. 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.

Additional information about Asset One, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

Annual Update

ASSET ONE, LLC is providing this information as part of our annual updating amendment, which may contain material changes from our last annual update. This section discusses only material changes since the last annual update, which most recently occurred in March 2014.

Material Changes since the Last Update

Henry Janes (Scot) Macfarland, IV, CFP® MPAS(sm) EA has joined the team at Asset One, LLC as an Investment Advisory Representative (IAR)

Full Brochure Availability

The Firm Brochure for ASSET ONE, LLC is available by calling 800-466-8114.

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Advisory Business

Firm Description

Asset One, LLC (“Asset One”) is an SEC Registered Investment Adviser formed in July of 1994. Registration does not imply a certain level of skill or training.

We offer investment advisory and/or financial planning services to our clients. Such services are offered through our Investment Adviser Representatives (“IARs”). We also offer sub-advisory services to other Registered Investment Advisory Firms.

Principal Owners

FA Services, Inc.
Joseph J. Vizzini

Types of Advisory Service

Investment Advisory Services

Asset One provides investment supervisory services, defined as giving continuous advice to a client, based upon a prior-established client profile or investment policy. Such profile or investment policy is created through personal discussions in which goals and objectives, based on client’s particular circumstances, are established. Each portfolio is designed to meet a particular investment goal, which the IARs, on our behalf, have determined to be suitable to client circumstances. We have four Portfolio Management Options available.

Conservative Allocation

Designed for the investor who has a short investment time horizon (less than 5 years), and who is as concerned about capital preservation as rate of return. The portfolio is designed to minimize volatility and to realize a rate of return equal to or greater than intermediate bonds. For most situations over half the portfolio would be invested in bonds, short-term instruments, and/or money market funds.

Strategic Allocation

Designed for the investor with a long-term time horizon targeting a higher rate of return with a secondary objective of risk containment. The portfolio will generally be invested 50% to 80% in equity investments in order to achieve higher rate of return.

Growth

Designed for the investor with a long-term time horizon and the desire to maximize portfolio return. The portfolio will generally be invested 80% to 100% in equity investments in order to achieve higher rate of return. Investors should expect higher volatility and higher investment returns over the long term.

Tactical Yield

Asset One's Tactical Yield strategy is designed to provide competitive investment returns by utilizing market timing to switch between high yield bond and money market mutual funds and/or other types of bond funds, US corporate debt, floating rate instruments, convertible securities and municipal bonds.

Objectives of the Tactical Yield strategy:

- Capital preservation
- High yield
- Competitive total return
- Lower volatility than equity investments

Note: Tactical Yield may be used as a management technique with Conservative Allocation, Strategic Allocation and Growth portfolios.

Once the appropriate portfolio strategy is determined, the portfolio is continuously managed based on investment objectives and client's individual needs. Clients may place reasonable restrictions on the types of investments held in the portfolio. We provide continuous advisory services on a discretionary basis. Asset One has the authority to determine, without obtaining specific client consent, securities to be bought or sold and the amount of the securities to be bought or sold.

When appropriate to the needs of clients, we may recommend the use of short-term trading (securities sold within 30 days), margin transactions or option strategies. Because these investment strategies carry a certain degree of risk, they are only recommended when consistent with the client's stated risk tolerance and investment objectives.

Asset Allocation Services For External Pension, Profit Sharing, 401k and 403b Plan Assets

As part of financial planning analysis and engagement, Asset One and our IARs assist clients in determining investment goals and objectives, risk tolerance and retirement plan timing. We then recommend an initial asset allocation. Because such assets are outside the control of Girard Securities, Inc., an SEC registered broker dealer and investment adviser (see pg. 13 "Other Financial Industry Activities and Affiliations" for additional information), and Asset One, clients are

responsible for accepting and implementing the recommendations. We notify clients of recommended portfolio changes but cannot provide performance reporting for your external retirement plans. Further, Asset One does not provide Continuous Supervisory or Portfolio Monitoring services for such accounts nor do we receive ongoing, asset-based compensation.

Variable Annuity Account Management Services

In certain instances, Asset One may manage Variable Annuity products that are maintained outside a standard brokerage account. We manage the Variable Annuity Sub-Accounts ("Sub-Accounts") in accordance with the portfolio management option selected. In cases where reallocation is required, we place such reallocation directly through the Variable Annuity Sponsor. In addition, although the Variable Annuities and their respective Sub-Accounts will be represented on various reports (i.e. Performance Reporting), the Variable Annuities are held at the Variable Annuity Sponsor.

Model Portfolio Sub-Adviser Services

Asset One provides signals for its Tactical Yield Model to other Registered Investment Advisers in its capacity as a sub-adviser. Asset One is not responsible for trading, suitability review, anti-money laundering review on any program participant or participant account, contacting or discussing any model with program participants, providing legal advice to the Adviser, or responding to class action claims.

Financial Planning Services

Asset One, through our IARs, typically provides a variety of financial planning services, principally advisory in nature, to individuals or families regarding the management of their financial resources, based upon analysis of their needs. Generally, financial planning services involve preparing a financial program based on client financial circumstances and objectives. These programs cover present and anticipated assets and liabilities, insurance, savings, investments, and anticipated retirement or other employee benefits.

The program developed for clients usually includes general recommendations for a course of activity or specific actions to be taken. For example, recommendations may be made to obtain insurance or revise existing coverage, establish an individual retirement account, increase or decrease funds held in savings accounts or invest funds in securities. The IARs, on our behalf, may develop tax or estate plans or provide references an accountant or attorney.

The IARs, on client's behalf, may create a cash flow analysis or advise the rearrangement of cash flows in order to fund certain long-term objectives such as buying a house, planning for college, retirement, etc.

Client Assets

Asset One, LLC manages assets of \$430,121,128 as of December 31, 2014 on a discretionary basis. In addition, the firm provides sub-advisory services for assets totaling \$151,309,947.

Fees and Compensation

Description

All fees paid to Asset One for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. Those fees and expenses are described in each fund's prospectus and generally include a management fee, other fund expenses and a possible distribution fee. If the fund also imposes sales charges, clients may pay an initial or deferred sales charge.

Clients may invest in a mutual fund directly, without our services. In that case, they would not receive services designed, among other things, to assist in determining which mutual fund or funds are most appropriate to your financial condition and objectives. Accordingly, clients should review both the fees charged by the funds and the fees charged by Asset One to fully understand the total amount of fees paid and to evaluate the advisory services being provided.

In certain circumstances, advisory fees may be negotiable based upon prior relationships, value of assets to be managed, and related account holdings. Fees charged are calculated as described below and are not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

On managed accounts where a commission is received in addition to the advisory fee, Girard Securities, Inc. requires that Asset One not charge an advisory fee on those assets for a period of one year. This applies to managed assets and not to insurance commissions, etc.

Fee Schedule

Portfolio Strategy

The Maximum Quarterly Fee to be charged for a given Portfolio Strategy (Growth, Strategic Allocation, Conservative Growth, or Tactical Yield) is .50% (2.00% per year) based on assets under management.

Variable Annuity Account Management

Variable Annuities managed by Asset One will be billed a Management Fee not to exceed 2% per year based on assets under management. Such fees are deducted from a designated brokerage account within the respective Client Billing Group. Program Fees are not be billed directly from the Variable Annuity.

Sub-Adviser Services

The Maximum Quarterly Fee to be charged for the Tactical Yield Model signals is .375% (1.5% per year) based on assets under management.

Financial Planning Services

Fixed Fee Financial Plan

Fixed fees typically range from \$500 - \$25,000, depending on the nature and complexity of each client's circumstances.

The fee is payable 50% at the signing of the agreement, 25% thirty days thereafter, and 25% sixty days after signing the agreement; or in such other manner as may be agreed upon by the parties.

Annual Fixed Fee Financial Plan

The annual fee will be a flat dollar amount and will not be based upon capital gains or capital appreciation.

The first 25% of the fee is due at signing; three equal installments will be paid at the end of subsequent calendar quarters.

Hourly Financial Planning

Fees for such services range from \$25 per hour to \$350 per hour. Fees are paid as invoiced for hours completed.

Asset Allocation Services For External Pension, Profit Sharing, 401k and 403b Plan Assets

The fee for service will be either flat or fixed directly through Asset One.

Fee Billing

Upon written authorization from clients, fees are automatically deducted from the account. Girard Securities, Inc. a third party custodian calculates, verifies and deducts all management fees. Client invoices define the fee calculation and a quarterly statement reflects deduction of the advisory fee. Fees are charged

quarterly in advance, please see page 10 for additional information regarding the advance payment of fees.

Clients may choose to pay fees via check based on the invoice provided by the custodian.

Other Fees

In addition to the advisory fee, separate transaction charges are payable pursuant to a fixed schedule for trade execution. These transaction charges are paid to Pershing and are primarily retained by Pershing, although a portion may be re-allowed to Girard Securities. These transaction charges, (see Schedule A, page 21) represent payment to Girard Securities and Pershing for brokerage services and to Girard Securities for trade execution supervisory services. (Refer to page 14 for the explanation of Pershing's role.) You should consider the program fee may or may not exceed the aggregate cost of such services if they were provided separately. Current transaction charges are reflected on Schedule A.

Fees Paid in Advance

Clients pay a quarterly advisory fee, in advance, based upon the market value of Program assets as of the last business day of the preceding calendar quarter. In computing the market value of assets, fund shares are calculated at their respective net asset values as of the valuation date in accordance with each fund prospectus. Any such valuation is not deemed a guarantee of any kind with respect to the value of those assets. The initial fee is payable when the account is established, prorated for the first partial quarter, if applicable.

Clients may terminate the Advisory Agreement without penalty within five business days. Thereafter termination is by written notice. Where applicable, a prorated refund of any prepaid advisory fees will be provided. Such prorated refund will be based upon actual services and termination costs incurred up to and at the time of terminating our services.

Additional Compensation

Separate and apart from their registration as IARs of Asset One, the IARs are also Registered Representatives of Girard Securities, Inc., an SEC registered broker dealer and investment adviser. Girard Securities is also a member of Financial Industry Regulatory Authority, Inc. ("FINRA") and various other regulatory bodies. In their capacity as Registered Representatives, IAR's may receive compensation from the sale of commissionable investment products. IARs may, from time to time, receive incentive awards for the recommendation and introduction of

investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect IAR's judgment in recommending products to our clients.

In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made. Asset One and portfolio managers do not receive any of the forms of additional compensation mentioned above.

In addition, Asset One's IARs may also be licensed as insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Asset One and IARs currently devote approximately 30% of their time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Performance-Based Fees & Side-by-Side Management

Sharing of Capital Gains or Capital Appreciation

Not Applicable.

Types of Clients

Description

Asset One's IARs provide advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, Registered Investment Advisors, corporations or other business entities.

Account Minimums

Not Applicable

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Asset One may use, without limitation, any of the following methods of analysis, sources of information and investment strategies: technical, fundamental, charting and cyclical analysis; financial newspapers and magazines; inspections of corporate activities; corporate and mutual fund rating services such as Morningstar and Value Line; annual reports, prospectuses and press releases. We may also utilize different investment strategies, based upon client needs, which include long-term purchases as well as short-term trading and market timing. Such strategies may result in higher trading costs and reduced tax efficiency.

Investment Strategies

Tactical Asset Allocation - This investment strategy aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. This strategy is a moderately active strategy that employs a changing asset allocation based on market conditions and allows portfolio managers to create extra value by taking advantage of certain situations in the market.

Tactical Yield Strategy - Asset One's Tactical Yield strategy is designed to provide competitive investment returns, utilizing market timing to switch between high yield bond and money market mutual funds and/or other types of bond funds such as US Government securities, US agency, foreign government, high grade US corporate debt, floating rate instruments, convertible securities and municipal bonds.

Objectives of the Tactical Yield strategy include:

- Capital preservation
- High yield
- Competitive total return
- Lower volatility than equity investments

Asset One's Portfolio Management Team reviews the recommendation of the lead manager and agrees on reallocations. Factors considered when deciding to trade include technical indicator signals, prevailing market conditions, input from fund managers, predicted economic environment and the ability to enhance return and/or reduce risk. Stop losses float up, but not down, using price action from the buy price and the high price. Stop losses are adjusted for market volatility and are tightly adhered to, to meet the objectives of the Tactical Yield strategy.

Managers of the Tactical Yield portfolio have a combined 90 years of experience and the Lead manager has over 30 years experience. Managers add value through several methods, including the selection of what we believe to be superior mutual funds. Selection criteria require funds to be top performers in their sector showing recent relative strength with projected continued performance. Also important in fund selection process are liquidity, collateral levels, trading limitations, size of fund and adherence to fund mandate.

Further, the managers have the ability to hedge certain portfolio components using market timing to exchange between derivative-based “long” and “short or inverse” bond mutual funds.

The Tactical Yield strategy benefits from clearly defined trends and near-permanent purchase demand from the US insurance industry for the high yield market.

Over longer time periods, 10 to 15 years, the Tactical Yield strategy has outperformed the S&P 500 with about one-third of the risk.

Specialized or Limited Use Strategies

Stock strategies – Asset One may purchase individual stocks that provide a consistent or increasing record of dividend payments. We may also purchase stocks for growth accounts or for the growth component of other portfolios that exhibit steady growth in a growth industry or sector or have a record of superior performance.

Options strategies – We execute covered-call strategies to create income and reduce risk. We also execute call-spread strategies for larger accounts, where we believe there is above-average opportunity to realize significant gain on a small positive movement of the stock, usually over a period of a year. Because these strategies can exhibit a higher risk profile than other investments, their use is limited to small positions in a portfolio.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to accept. In general, investments in mutual funds, Exchange Traded Funds (ETF), stocks, bonds, variable annuity sub-accounts or money market accounts provide no guarantee of principal or income. Such investments are not deposits of any bank or credit union and are not insured by FDIC, NCUA or any other government agency.

Investment return and principal of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost.

Disciplinary Information

To our knowledge, neither Asset One nor any of our IAR's is currently or has been involved in any legal or disciplinary events during the last ten years that would be material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Other Financial Industry Activities and Affiliations

Broker-Dealer or Registered Representative

Separate and apart from their registration as IARs of Asset One, the IARs are also Registered Representatives of Girard Securities, Inc., an SEC registered broker dealer and investment adviser. Girard Securities is also a member of Financial Industry Regulatory Authority, Inc. ("FINRA") and various other regulatory bodies. Girard Securities does not provide any investment advisory services in conjunction with or as part of the investment advisory and/or financial planning services provided by Asset One.

In their separate capacity as Registered Representatives of Girard Securities, Asset One's IARs and Girard Securities are subject to certain FINRA supervisory obligations which have caused Girard Securities to select Pershing LLC ("Pershing") as an approved third-party clearing broker dealer, to execute trades, settle securities transactions and custody client assets on behalf of Asset One and our IARs. Please see pg. 16, Brokerage Practices.

Although Girard Securities maintains supervisory and administrative relationships with Asset One's IARs, they do not control the conduct of our Investment Advisory activities. Notwithstanding, because the IARs are dually registered agents of Girard Securities and Asset One, Girard Securities has certain supervisory and administrative duties pursuant to the requirements of FINRA Conduct Rule 3040. In that regard, Girard Securities will require and furnish certain account opening documentation to be completed by the clients and the IARs. Once clients, in consultation with their IARs, have completed all such materials and forms, the IARs are required to submit these materials and forms to Girard Securities for its review and approval, in its capacity as the broker dealer of record. Such review does not include the provision of investment advisory services to our client's accounts. In certain instances, Girard Securities may collect, as our paying agent, the investment advisory fee due us from the account custodian. Girard Securities may retain a portion as an administrative charge to Asset One (not the clients) for the functions Girard Securities is required to carry out by FINRA. Girard Securities does not provide investment advisory services in connection with such programs.

Material Relationships or Arrangements with Financial Industry

Joseph J. Vizzini is a practicing CPA who prepares tax returns and provides tax advice.

Richard H. Greene is a practicing CPA who prepares tax returns and provides tax advice.

R. F. Muggley is a practicing CPA who prepares tax returns and provides tax advice.

Pamela O. Dumonceau maintains a state registered investment advisory firm, Consistent Values, Inc. The firm offers personalized retirement, investments and tax strategies. Asset One provides asset management and financial planning services to clients of Consistent Values, Inc.

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

Code of Ethics

As a fiduciary all persons must at all times:

- 1) Place the interests of advisory clients first
- 2) Avoid taking inappropriate advantage of their position
- 3) Conduct all personal securities transactions in compliance with the Code
- 4) Comply with applicable federal securities laws

A complete copy of our Code of Ethics may be obtained by contacting Asset One or an Asset One IAR.

Invest in Same Securities Recommended to Clients

Asset One or its IARs may buy or sell securities identical to those recommended to clients for their personal accounts. In addition, any related person(s) may have an interest or position in certain securities that may also be recommended to the clients.

It is the express policy of Asset One that our IARs may not purchase or sell individual stocks or bonds prior to implementing a transaction(s) for an advisory account that prevents advisory accounts benefiting from such transactions.

To avoid a conflict of interest and ensure our fiduciary responsibilities, we established the following restrictions:

- a) A Director, officer or IAR shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her affiliation with Asset One or Girard Securities unless the information is also available to the investing public on reasonable inquiry. No person shall prefer his or her own interest to that of the advisory clients.^{(1) (2)}
- b) All clients are fully informed that certain individuals may receive separate compensation when conducting transactions during implementation.
- c) We emphasize the unrestricted right of the clients to decline to implement any advice rendered, except in situations where a Third Party Advisory Service is granted discretionary authority in the client's account.
- d) Asset One requires that all individuals act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- e) Any individual that does not observe these restrictions may be subject to termination.

Footnotes

⁽¹⁾ This investment policy recognizes that some securities considered for purchase and sale on behalf of our clients trade in sufficiently broad markets to permit transactions by clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with our records in the manner set forth above.

⁽²⁾ Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. Transactions in mutual funds and/or variable insurance products by IARs are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by our investment policies and procedures.

In accordance with Section 204A of the Investment Advisers Act of 1940, we also maintain and enforce written policies reasonably designed to prevent the misuse of material non-public information by Asset One or any person associated with Asset One.

As Registered Representatives of Girard Securities, Asset One's IARs, on our behalf, may recommend to clients the purchase or sale of investment products in which the IARs, Girard Securities, or a related entity, may have some financial interest, including the receipt of compensation. Certain mutual funds (and/or their related persons) in which clients may invest make 12b-1 fee payments to broker

dealers. Such payments may be distributed pursuant to a 12b-1-distribution plan or pursuant to another arrangement as compensation for distribution or administrative services and may be paid out of the fund's assets. Girard Securities and/or our IARs may receive such 12b-1 fees or other compensation to the extent permitted by applicable law.

A fund that imposes a front-end sales load but which waives that front-end sales load for purchases made on behalf of the client's account (a "front-end load" fund at net asset value) may bear 12b-1 distribution or services fees in excess of .50% of the account's net assets invested in such fund (the minimum allowed for no-load funds). The 12b-1 fees, deferred sales charges and other fee arrangements will be disclosed upon request of the clients and are typically described in the applicable fund's prospectus. Because of these compensation arrangements, a conflict of interest may exist in connection with the recommendation of particular mutual fund investments for a client's account. Asset One does not engage in principal transactions or agency-cross transactions.

Personal Trading Policies

Policies and procedures have been established to comply with the Investment Advisors Code of Ethics Rule (Rule 204A-1), to monitor at a minimum personal trading and activities of those employees who are deemed to be advisory representatives (as defined in Advisor Act Rule 204-2) and/or Supervised Persons (as defined in Investment Company Act 17j-1).

Brokerage Practices

Selecting Brokerage Firms

Asset One has the authority to determine the securities and amount of securities to be bought or sold based on obtaining specific clients' discretionary authority. Our IARs are also Registered Representative(s) of Girard Securities. In order to meet its FINRA supervisory obligations, Girard Securities requires that all investment advisory activities be conducted through Girard Securities' clearing relationships with Pershing. As a result, we do not have the discretion to choose the broker dealer or commission rates to be paid. However, Pershing's blend of execution services, commission and transaction costs, and professionalism allow us to seek best execution and competitive prices. Clients should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through our IARs, in their separate capacities as Registered Representatives of Girard Securities or as independent insurance agents.

Factors considered in selecting Pershing include its existing broker dealer clearing relationship with Girard Securities, its extensive financial strength, reputation, reporting, execution pricing and research. Girard Securities and Pershing charge commission rates that are generally considered discounted from customary retail commission rates. However, the commissions and/or transaction fees charged by Girard Securities and Pershing may be higher or lower than those charged by other broker dealer/custodians. Further, the fees charged by Girard Securities and Pershing, or any other designated broker dealer/custodian are exclusive of, and in addition to, our investment management fees. Clients shall also incur charges imposed at the mutual fund level (e.g. management fees and other fund expenses).

Research and Soft Dollars

Due to burdensome requirements and heightened regulatory scrutiny for Advisors engaging in “soft dollar” arrangements, Asset One prohibits such practices.

Order Aggregation

Order aggregation is employed for securities that trade continuously and at different prices during the market day such as stocks, bonds, options and futures. Asset One employs order aggregation to ensure that all clients receive the same price for a security purchased for multiple client accounts.

Review of Accounts

Periodic Reviews

Asset One continuously reviews accounts under our investment advisory services. The only reviewer is Asset One and we are the sole decision-makers for changes to financial accounts.

The IAR, on our behalf, will review client accounts at least annually. Clients are encouraged to meet with their IAR on an annual basis for a review of personal financial status, goals and objectives.

Review Triggers

Triggering factors include but are not limited to the state of the markets, price momentum, relative strength, group relative strength, volume, accumulation, distributions, earnings and earnings potential. In the case of mutual funds, funds are reviewed to see if they are meeting expectations on a basis of risk versus reward.

Regular Reports

Clients receive written reports from the custodian at least quarterly, as set forth in their Advisory Agreements and other disclosure materials. Reports contain the following information:

- Holdings by investor
- Portfolio Snapshot reflecting performance calculations for the last quarter, year and other periods for the entire portfolio and individual accounts

Client Referrals and Other Compensation

Economic Benefits

Asset One's IARs may receive incentive awards for the recommendation and introduction of investment products, or 12b-1 distribution fees from investment companies in connection with the placement of funds into investment companies. Receipt of this compensation may affect IAR's judgment in recommending products to you. Policies and procedures are in place to review investments for suitability and compliance with client objectives.

Third Party Solicitors

Asset One pays referral fees (non-commission) to independent solicitors (non-registered representatives) for the referral of their clients to us in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940. A Solicitor and Asset One enter into a written agreement whereby the Solicitor refers individuals and organizations that he/she believes may wish to utilize the investment advisory services of Asset One. In return for the Solicitor's services under this agreement, Asset One agrees to compensate the Solicitor with a cash referral fee based on a percentage of the investment advisory fees actually received from referred clients. The agreement provides that the Solicitor will receive a portion of the advisory fee for so long as Asset One continues to manage the portfolio(s) or other assets of the client.

The Solicitor will assist Asset One in developing client relationships, and where appropriate maintain continuing contact with the clients to ensure that clients are satisfied with their relationship with Asset One.

The Solicitor is not an officer, director or other employee of Asset One and does not render any investment advice on behalf of Asset One. The Solicitor's services to Asset One consist solely of referrals of prospective clients and related activities. The Solicitor is not authorized to act in any way on behalf of Asset One except in

connection with his/her solicitation activities and is not authorized to enter into any agreement or undertaking on behalf of Asset One with any person(s) or organization(s).

No person or organization referred to Asset One, who subsequently becomes a client of Asset One, will be charged for the solicitation activities of the Solicitor. All referral fees paid to the Solicitor represent a portion of the fees actually charged by Asset One for investment advisory services. There is no difference between the amount or level of investment advisory fee which Asset One will charge for managing a referred account in excess of that which it would customarily charge for managing any other new client with similar assets and which was not referred to Asset One by a Solicitor.

Custody

Account Statements

We are not deemed to have custody of client funds or securities. A qualified custodian sends account statements on at least a quarterly basis directly to advisory clients. Girard Securities through its relationship with Pershing mails statements directly to the client. The client is urged to carefully review the statements for accuracy.

Investment Discretion

Discretionary Authority for Trading

Asset One has the authority to determine, without obtaining specific client consent, securities to be bought or sold and the amount of the securities to be bought or sold. This authority is provided by the limited power of attorney within the client agreement.

Voting Client Securities

Proxy Voting

Asset One does not take action or render advice with respect to voting of proxies. You will receive proxies or other solicitations directly from the custodian or a transfer agent.

Financial Information

Financial Condition

Asset One has no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients.

- We do not require or solicit prepayment of fees six months or more in advance.
- We have not been the subject of a bankruptcy proceeding.

Business Continuity Plan

Asset One maintains a business continuity plan designed to continually provide service to our clients in a changing environment. We are prepared to implement the plan should the need arise.

Schedule A

Non-managed account fees are reflected under Rep Pays (A22).

Managed account fees are reflected under Client Pays (J5H).

| | Rep Pays (A22) | Client Pays (J5H) |
|-----------------------------------|-----------------------------|---|
| General Securities | | |
| Listed Equities | \$23.00 + 2 cents per share | \$21.00 + \$5.50 confirm fee+\$2.00 Pershing |
| OTC Equities | \$23.00 | \$21.00 + \$5.50 confirm fee + 2.00 Pershing |
| Options Equity & Index | \$23.00 +\$1/contract | <i>Pending change</i> |
| Exercises & Assignments | Same as Ticket Charge | Same as Ticket Charge |
| Listed Corporate Bonds | \$40.00 | \$5.50 confirm fee |
| Bonds (OTC Corp, Treas, Muni, MM) | \$40.00 | \$5.50 confirm fee |
| CDs | \$40.00 | \$5.50 confirm fee |
| UITs | \$40.00 | \$5.50 confirm fee |
| Mutual Fund Program | | |
| Purchases | \$14.00 | \$12.00 +\$5.50 confirm fee + \$2.00 Pershing |
| Redemptions | \$14.00 | \$12.00 +\$5.50 confirm fee + \$2.00 Pershing |
| Dollar Cost Averaging | \$1.00 | \$1.00 |
| Systematic Redemptions | \$1.00 | \$1.00 |
| Exchanges | \$5.00 | \$3.00 + \$2.00 Pershing |

Organizational Chart

Portfolio Management Team

Joseph J. Vizzini, CPA, CFP[®], Chief Investment Officer

Porter Landreth, CLU, ChFC, CFS

Nancy Rinker, Senior Portfolio Manager

Melanie Palmer, CFP[®], Portfolio Manager

John Schumacher, CFA[®], Portfolio Manager

Manager

Thomas Baumler, CFP[®], Chief Compliance Officer

Investment Advisor Representatives

Thomas Baumler, CFP[®]

Joseph J. Vizzini, CPA, CFP[®]

Porter Landreth, CLU, ChFC, CFS

Erwin Buck, CFP[®]

Pamela O. Dumonceau

Charles McLoughlin

Frank P. Auderer, Jr.

R. F. Muggley, Jr., CPA

Daniel D. Richard

Richard H. Greene, CPA

John Schumacher, CFA[®]

Janes (Scot) Macfarland, IV, CFP[®], MPAS(sm), EA

Privacy Notice

Rev. 01/2014

FACTS

WHAT DOES ASSET ONE, LLC DO WITH YOUR PERSONAL INFORMATION?

| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. | |
|--|---|-----------------------------|
| What? | <p>The types of personal information we collect and share depend on the product or service we provide for you.</p> <p>This information can include:</p> <ul style="list-style-type: none"> Social Security number and Assets Account Balances and Employment Information Income and Account Transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> | |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons Asset One, LLC. chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does ASSET ONE, LLC. share? | Can you limit this sharing? |
| For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes—to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes—information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes—information about your creditworthiness | No | We don't share |
| For non-affiliates to market to you | No | We don't share |
| Questions? | Call 303-751-8859 | |

Who we are

Who is providing this notice?

Asset One, LLC

What we do

**How does ASSET ONE, LLC.
protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does ASSET ONE, LLC.
collect my personal information?**

We collect your personal information, for example, when you:
Open an account or enter into an advisory contract
Plan for taxes or buy or sell securities
Apply for insurance

Why can't I limit all sharing?

Federal law gives you the right to limit only

Sharing for affiliates' everyday business purposes—information about your creditworthiness
Affiliates from using your information to market to you
Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Asset One, LLC. has no affiliates.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Asset One, LLC. shares information with broker dealers, insurance companies, mutual fund companies and account custodians.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Asset One, LLC. does not jointly market.

Thomas Baumler, CFP®
Chief Compliance Officer
5655 S. Yosemite St., Suite 450ew
Greenwood Village, CO 80111
tombaumler@assetonellc.com
303-751-8859

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Thomas Baumler that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Baumler is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Thomas Baumler, CFP®, Born 1957

Formal Education

Colorado State University, BS, Forest Management/Business;
MS, Forest Economics/Operations Research

Business Background

Asset One, LLC, Advisory Representative, 1/95 to present

Asset One, LLC, Manager, 11/97 to present

Asset One, LLC, CCO, 06/04 to present

FA Services, Inc. President, 01/04 to Present

Girard Securities, Inc., Registered Representative, 4/10 to present

SagePoint Financial, OSJ Manager, Registered Representative, 2/09 to 4/10

AIG FINANCIAL ADVISORS, OSJ Manager, Registered Representative, 11/05 to 2/09

Sentra Securities Corp., OSJ Manager, Registered Representative, 08/88 through 10/05

Financial Architects, Inc., President/Financial Planner, 01/85 to 12/03

Description of Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 (or the equivalent, measured as 2,000 hours per year).

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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Disciplinary Information

Mr. Baumler has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative, Investment Advisory Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Baumler is also a Registered Representative and IAR of Girard Securities, Inc. an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard

Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Mr. Baumler is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Baumler currently devotes approximately 30% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Officer FA Services, Inc.

FA Services Inc. provides payroll services and other administrative services for the IARs affiliated with the Denver office of Asset One. Mr. Baumler currently devotes approximately 10% of his time to managing FA Services, Inc.

Additional Compensation

Economic Benefit

As a representative of Girard Securities he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision

Describe Supervision

The compliance department at Girard Securities provides supervision. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Glenn Pollack, OSJ Manager Girard Securities, 858-622-2140 x 215

Joseph J. Vizzini, CPA, CFP®
Chief Investment Officer
1120 North Causeway Blvd., Suite 4
Mandeville, LA 70471
joevizzini@assetonellc.com
985-727-2834

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Joseph Vizzini that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Vizzini is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Joseph J. Vizzini, CPA, CFP®, Born 1944

Formal Education

Loyola University, BBA and MBA, Accounting

Business Background

Asset One, LLC, Chief Investment Officer, 7/94 to present

Girard Securities, Registered Principal, 4/10 to present

SagePoint Financial (SPF), OSJ Manager, Registered Representative, 2/09 to 4/10

AIG FINANCIAL ADVISORS, OSJ Manager, Registered Representative, 11/05 to 2/09

Sentra Securities Corp., OSJ Manager, Registered Representative, 12/05 to 10/05

Independent Trustee/Money Manager, 1974 to 12/85

Description of Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 (or the equivalent, measured as 2,000 hours per year).

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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

CERTIFIED PUBLIC ACCOUNTANT (CPA) - CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Disciplinary Information

Mr. Vizzini has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Vizzini is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Mr. Vizzini is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Vizzini currently devotes approximately 35 - 40% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. Vizzini is involved in another business or occupation for compensation; he spends approximately 10% of his time preparing tax returns for individuals, mostly Asset One clients.

Additional Compensation

Economic Benefit

As a representative of Girard Securities he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision

Describe Supervision

Supervision is provided by the compliance department at Girard Securities and Thomas Bauml, CCO. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Bauml, CCO
800-466-8114

Porter R. Landreth, CLU, ChFC, CFS

**5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
porterlandreth@assetonellc.com
303-751-6755**

**Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859**

This brochure supplement provides information about Porter Landreth that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Porter Landreth is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Porter Landreth, CLU, ChFC, CFS, Born 1950

Formal Education

University of Colorado, Boulder, BA, Political Science

Institute of Certified Fund Specialists, Certified Fund Specialist

American College, Chartered Financial Consultant, Chartered Life Underwriter

Business Background

Asset One, LLC, Advisory Representative, 1/98 to present

Girard Securities Inc., Registered Representative, 4/10 to present

SAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10

AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09

Sentra Securities Corp., Registered Representative, Advisory Affiliate,
01/85 through 10/05

EF Hutton, Registered Representative, '82-'85

PEPCO, Registered Representative, '73-'82

Description of Professional Designations

CLU® (Chartered Life Underwriter®): For 84 years the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

ChFC® (Chartered Financial Consultant®): The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.

CFS® (Certified Fund Specialist®): The CFS® designation is the oldest designation in the mutual fund industry. Training is provided by the Institute of Business & Finance (IBF) in the form of a 60 hour self study program. Course topics include, but are not limited to, portfolio theory, dollar-cost averaging and annuities. Modern portfolio theory (MPT) is also a key part of the program. The course includes a final exam, administered by the Financial Industry Regulatory Authority (FINRA) and an open-book case study. CFS® designees must also meet experience requirements and are subject to 30 hours of continuing education every two years

Disciplinary Information

Mr. Landreth has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Landreth is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Mr. Landreth is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Landreth currently devotes approximately 10% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. Landreth is not involved any other business or occupation for compensation.

Additional Compensation

Economic Benefit

As a representative of Girard Securities he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision

Describe Supervision

Supervision is provided by the compliance department at Girard Securities and Thomas Bauml, CCO for Asset One, LLC. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Bauml, CCO
800-466-8114

Nancy Rinker
Senior Portfolio Manager
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
nancyrinker@assetonellc.com
303-751-8859

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Nancy Rinker that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Nancy Rinker is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Nancy Rinker, Born 1959

Formal Education

Columbia College, BS, Business Administration, Summa cum Laude

Business Background

Asset One, LLC, Senior Portfolio Manager, 03/13 to present
Asset One, LLC, Portfolio Manager, 07/94 to 03/13
Girard Securities Inc., Registered Assistant, 4/10 to present
SAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10
AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09

Description of Professional Designations

None

Disciplinary Information

Ms. Rinker has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from her registration as IAR of Asset One, Mrs. Rinker is also a Registered Assistant of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

As portfolio manager, Ms. Rinker selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Other Business or Occupation for Compensation

Mrs. Rinker is not involved any other business or occupation for compensation.

Additional Compensation**Economic Benefit**

N/A

Supervision**Describe Supervision**

Supervision is provided by the compliance department at Girard Securities and Thomas Baumler, CCO. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

J. Erwin Buck, CFP®

**5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
erwinbuck@assetonellc.com
303-751-8859**

Asset One, LLC

**5655 S. Yosemite St., Suite 450
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This brochure supplement provides information about J. Erwin Buck that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about J. Erwin Buck is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

J. Erwin Buck, CFP®, Born 1956

Formal Education

University of Denver, BS, Business Administration

Business Background

Asset One, LLC, Advisory Representative, 1/95 to present
FA Services, Inc., Vice President, Secretary/Treasurer, 01/04 to Present
Girard Securities Inc., Registered Representative, 4/10 to present
SAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10
AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09
Sentra Securities Corp., Registered Representative 04/97 through 10/05
Financial Architects, Inc., Vice President, Secretary/Treasurer, 05/88 to 12/03

Description of Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 (or the equivalent, measured as 2,000 hours per year).

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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Disciplinary Information

Ms. Buck has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from her registration as IAR of Asset One, Ms. Buck is also a Registered Representative of Girard Securities Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Ms. Buck is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Ms. Buck currently devotes approximately 10% of her time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation**Officer FA Services, Inc.**

FA Services Inc. provides payroll services and other administrative services for the IARs affiliated with the Denver office of Asset One. Mrs. Buck currently devotes approximately 10% of her time to managing FA Services, Inc.

Additional Compensation**Economic Benefit**

As a representative of Girard Securities she may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision**Describe Supervision**

Supervision is provided by the compliance department at Girard Securities and Thomas Baumler, CCO. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

Pamela O. Dumonceau
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
pam@consistentvalues.com
303-804-0101

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Pamela O. Dumonceau that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Pamela O. Dumonceau is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Pamela O. Dumonceau, Born 1961

Formal Education

Chapman University, BA, Psychology

Business Background

Asset One, LLC, Advisory Representative, 1/00 to present
Consistent Values, Inc., President, 01/98 to present
Girard Securities, Registered Representative, 4/10 to present
SAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10
AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09
Sentra Securities Corp., Registered Representative 04/00 through 10/05
Locust Street Securities, Registered Representative 07/98 to 12/99

Description of Professional Designations

None

Disciplinary Information

Ms. Dumonceau has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from her registration as IAR of Asset One, Ms. Dumonceau is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Ms. Dumonceau is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Ms. Dumonceau currently devotes less than 1% of her time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Ms. Dumonceau is the owner and operator of Consistent Values, a state registered investment advisor.

Additional Compensation**Economic Benefit**

As a representative of Girard Securities she may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision**Describe Supervision**

Supervision is provided by the compliance department at Girard Securities and Thomas Baumler, CCO. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

Charles H. McLoughlin
Assistant Portfolio Manager
1120 North Causeway Blvd., Suite 4
Mandeville, LA 70471
chm@mcloughlinfinancial.com
985-727-2834

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Charles H. McLoughlin that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Charles H. McLoughlin is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Charles H. McLoughlin, Born 1964

Formal Education

University of New Orleans, BA, Sociology

University of New Orleans, MBA, Finance

Business Background

Asset One, LLC, Advisory Representative, 1/98 to present

Girard Securities, Inc., Registered Representative, 4/10 to present

SAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10

AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09

Sentra Securities Corp., Registered Representative 04/00 through 10/05

Prudential Securities, Senior Consulting Group, Investment Associate, 1993-2000

Dorsey & Co, Investments, Investment Analyst, 1992-1993

Whitney National Bank, Trust Dept, Investment Analyst, 1990-1992

Description of Professional Designations

None

Disciplinary Information

Mr. McLoughlin has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. McLoughlin is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Mr. McLoughlin is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. McLoughlin currently devotes approximately 30% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. McLoughlin is not involved in any other business or occupation for compensation.

Additional Compensation**Economic Benefit**

As a representative of Girard Securities, Inc. he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision**Describe Supervision**

Supervision is provided by the compliance department at Girard Securities, Inc. and Thomas Baumler, CCO. Girard Securities, Inc. supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities, Inc. managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

Melanie Palmer, CFP®
Portfolio Manager
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
melaniepalmer@assetonellc.com
303-751-8859

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This brochure supplement provides information about Melanie Palmer that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Melanie Palmer is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Melanie Palmer, CFP®, Born 1983

Formal Education

Texas Tech University, BS, Finance

Business Background

Girard Securities, Inc., Registered Assistant, 09/10 to present
Asset One, LLC, Portfolio Manager, 2/13 to present
Asset One, LLC, Assistant Portfolio Manager, 09/10 to 02/13
The Ayco Company, LP, Senior Financial Planner, 07/07-07/10
Ameriprise Financial, Financial Adviser, 03/07-07/07

Description of Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 (or the equivalent, measured as 2,000 hours per year).

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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Disciplinary Information

Ms. Palmer has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from her registration as IAR of Asset One, Mrs. Palmer is also a Registered Assistant of Girard Securities, Inc., an SEC registered broker dealer and investment adviser. She receives no compensation for her duties as such. She only compensated by the Advisor.

Other Business or Occupation for Compensation

Mrs. Palmer is not involved any other business or occupation for compensation.

Additional Compensation

Economic Benefit

As a representative of Girard Securities, Inc. she may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in

connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision

Describe Supervision

Supervision is provided by the compliance department at Girard Securities and Thomas Bauml, CCO. Girard Securities supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Bauml, CCO
800-466-8114

**Frank P. Auderer, Jr.,
1120 North Causeway Blvd., Suite 4
Mandeville, LA 70471
frankpaudererjr@assetonellc.com
985-727-2834**

**Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859**

This brochure supplement provides information about Frank P. Auderer, Jr. that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Frank P. Auderer, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Frank P. Auderer, Jr., Born 1937

Formal Education

University of Southeastern Louisiana, BA Business/Accounting
Tulane University, MED. Guidance/Counseling

Business Background

Girard Securities, Inc., Registered Representative, 4/10 to present
Asset One, LLC , Investment Advisory Representative 3/94 to present
Asset One, LLC, Principal, 1994 to present
SAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10
AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09
Sentra Securities Corp. Registered Representative, 1994 through 10/05
St. Bernard School System, CEO, (Superintendent), 06/96-06/04
Councilman for St. Bernard Parish, 2008 to 2011

Description of Professional Designations

None

Disciplinary Information

Mr. Auderer has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Auderer is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Mr. Auderer is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Auderer currently devotes approximately 30% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. Auderer is not involved in any other business or occupation for compensation.

Additional Compensation**Economic Benefit**

As a representative of Girard Securities, Inc. he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision**Describe Supervision**

Supervision is provided by the compliance department at Girard Securities, Inc. and Thomas Baumler, CCO. Girard Securities, Inc. supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities, Inc. managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

R. F. Muggley, Jr., CPA
1120 North Causeway Blvd., Suite 4
Mandeville, LA 70471
buster.muggley@gsirep.com
281-363-5000

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about R. F. Muggley, Jr., that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about R. F. Muggley, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

R. F. Muggley, Jr., CPA, Born 1950

Formal Education

University of Texas at Austin, BBA Accounting

University of Houston, MBA Program (partial)

American Institute of CPAs

Business Background

Girard Securities, Inc., Registered Representative, 4/10 to present

Muggley & Co., PC. CPAs, Principal, 9/79 to present

Asset One, LLC, Advisory Representative, 07/96 to present

SPFSAGEPOINT FINACIAL, Registered Representative, 2/09 to 4/10

AIG FINANCIAL ADVISORS, Registered Representative, 11/05 to 2/09

Sentra Securities Corp., Registered Representative, 06/92 to 10/05

KPMG, CPA, 9/73 to 9/79

Description of Professional Designations

CERTIFIED PUBLIC ACCOUNTANT (CPA) - CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Disciplinary Information

Mr. Muggley has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Muggley is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

In addition, Mr. Muggley is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Muggley currently devotes approximately 10% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. Muggley is involved in another business or occupation for compensation; he spends approximately 70% of his time preparing tax returns for individuals and businesses through his company Muggley + Renzi & Co., CPA's.

Additional Compensation

Economic Benefit

As a representative of Girard Securities, Inc. he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision

Describe Supervision

Supervision is provided by the compliance department at Girard Securities, Inc. and Thomas Baumler, CCO. Girard Securities, Inc. supervises all aspects of activities

related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities, Inc. managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

Daniel D. Richard
1120 North Causeway Blvd., Suite 4
Mandeville, LA 70471
daniel.richard@gsirep.com
985-727-2834

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Daniel D. Richard that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel D. Richard, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Daniel D. Richard, born 1954

Formal Education

University of New Orleans, BS Accounting

Business Background

Asset One, LLC, Representative, 06/10-present
Girard Securities, Registered Representative, 4/10-present
Sagepoint Financial, Registered Representative, 2/09-4/10
AIG FINANCIAL ADVISORS, Registered Representative, 11/05-2/09
Sentra Securities Corp. Registered Representative, 7/1998-11/05
AIG FINANCIAL ADVISORS, Registered Representative, 11/05
Pro Sport Services, Owner, 9/1988-present
DDR Professional Services, Owner 7/1999-present

Description of Professional Designations

None

Disciplinary Information

Mr. Richard has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Richard is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

Mr. Richard is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Richard currently devotes approximately 80% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. Richard is also a part time employee of the New Orleans Saints but works only on weekends during the NFL season. He also operates a service company for teams visiting New Orleans in association with the NFL season. In addition, he owns and operates a small real estate development LLC in New Orleans.

Additional Compensation**Economic Benefit**

As a representative of Girard Securities, Inc. he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision**Describe Supervision**

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On a daily basis Girard Securities, Inc. managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO

800-466-8114

Richard H. Greene, CPA, CFP®
1120 North Causeway Blvd., Suite 4
Mandeville, LA 70471
richardgreene@assetonellc.com
985-727-2834

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about Richard Greene that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Greene is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

Richard H. Greene, CPA, CFP®, Born 1967

Formal Education

University of New Orleans, BS, Accounting, 1990

Business Background

Asset One, LLC, IAR, 8/13 to present

Girard Securities, Inc., Registered Principal, 2/11 to present

Richard H. Greene, Jr., CPA, 1/91 to present

Sizeler Realty CO., CFO, 7/96 to present

Stumpf Realty, LLC, Realtor, 12/05 to present

First Private Trust Corporation, CFO, 5/95 to present

Delta Airlines, Inc., Supervisor, 5/95 to 7/96

Arthur Andersen, LLP, Tax Senior Accountant, 1/91 to 5/95

Description of Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 (or the equivalent, measured as 2,000 hours per year).

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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

CERTIFIED PUBLIC ACCOUNTANT (CPA) - CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Disciplinary Information

Mr. Greene has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Greene is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Licensed Life Insurance Agent

In addition, Mr. Greene is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Greene currently devotes approximately 10 - 15% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

Mr. Greene is involved in another business or occupation for compensation; he spends approximately 5% of his time providing real estate services for individuals (Stumpf), and approximately 50% of his time as CFO for a real estate management business (Sizeler), approximately 5% of his time as a Director for a private trust company (First Private Trust), approximately 10% of his time preparing tax returns for individuals.

Additional Compensation

Economic Benefit

As a representative of Girard Securities, Inc. he may, from time to time, receive incentive awards for the recommendation and introduction of investment products, marketing support payments or 12b-1 distribution fees from investment companies in connection with the placement of client's funds into investment companies. Therefore, the receipt of this compensation may affect judgment in recommending products to clients.

Supervision

Describe Supervision

Supervision is provided by the compliance department at Girard Securities, Inc. and Thomas Baumler, CCO. Girard Securities, Inc. supervises all aspects of activities related to the securities industry including investment advisory activities provided through Asset One, LLC.

On a daily basis Girard Securities, Inc. managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114

John Schumacher, CFA®
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
johnschumacher@assetonellc.com
303-282-0074

Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859

This brochure supplement provides information about John Schumacher that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about John Schumacher is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background & Business Experience

Name, Year of Birth

John Schumacher, CFA[®], Born 1957

Formal Education

University of Iowa, BS, Finance
California State University, MBA

Business Background

Asset One, LLC, IAR, 7/14 to present
Girard Securities, Inc., Registered Principal, 6/14 to present
Waters Capital Consultants, Investment Advisor, 10/10 to 7/14
Waters Capital Consultants, Director of Research, 10/10 to 7/14
Colorado Investment Management, Investment Advisor, 4/03 to 10/10
GVC Capital, Registered Representative, 4/03 to 10/11
Vectra Bank Colorado, VP Senior Investment Manager, 3/01 to 4/03
Quick & Reilly, Regional Manager, 9/92 to 3/01
Shearson American Express, Financial Consultant, 4/80 to 9/92

Description of Professional Designations

CHARTERED FINANCIAL ANALYST, CFA[®]

The CHARTERED FINANCIAL ANALYST[™], CFA[®] Charter is a globally recognized, graduate-level investment credential. It is a professional designation that measures the competence and integrity of financial professionals. The program focuses on portfolio management and financial analysis of stocks, bonds and their derivative assets, with a strong emphasis on ethics. Earning the CFA demonstrates a commitment to professional ethics and expertise in the investment profession.

CFA[®] Curriculum

The curriculum for the CFA program is based on a Candidate Body of Knowledge established by the CFA Institute. There are three exam levels that must be successfully completed sequentially. The exams are offered once each year so the minimum time needed to complete the program is three years. Successful candidates take an average of four years to complete the program. All three levels have a strong emphasis on ethics, while the material differences among the exams are:

The Level I study program emphasizes tools and inputs and includes an introduction to asset valuation, financial reporting and analysis, and portfolio management techniques.

The Level II study program emphasizes asset valuation and includes applications of the tools and inputs (including economics, financial reporting and analysis, and quantitative methods) in asset valuation.

The Level III study program emphasizes portfolio management and includes strategies for applying the tools, inputs, and asset valuation models in managing equity, fixed income, and derivative investments for individuals and institutions.

Disciplinary Information

Mr. Schumacher has no material legal or disciplinary events to report.

Other Business Activities

Investment-Related Activities

Registered Representative Girard Securities

Separate and apart from his registration as IAR of Asset One, Mr. Schumacher is also a Registered Representative of Girard Securities, Inc., an SEC registered broker dealer and investment adviser.

Representatives of Girard Securities may sell securities and insurance products as a normal course business. These product sales may result in representatives receiving income in the form of commissions that can result in a conflict of interest. In managed accounts, Asset One eliminates this conflict of interest by having the portfolio manager select the investment products, not the IARs. The portfolio manager selects investment products based on performance, risk and other pertinent portfolio related factors. Girard Securities and the custodian specially code all managed accounts so that only investments in no-load funds or load-waived funds are made.

Additional Compensation

Economic Benefit

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Name, Title and Telephone Number of Supervisor

Thomas Bauml, CCO
1-800-446-8114

Henry Janes (Scot) Macfarland, IV CFP®, MPAS®, EA

**5655 S. Yosemite Street
Suite 450
Greenwood Village, CO 80111
Scot@consistentvalues.com
303-804-0101**

**Asset One, LLC
5655 S. Yosemite St., Suite 450
Greenwood Village, CO 80111
303-751-8859**

This brochure supplement provides information about Henry Janes (Scot) Macfarland, IV that supplements the Asset One, LLC brochure. You received a copy of that brochure. Please contact us at 800-466-8114 if you did not receive the Asset One, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Henry Janes (Scot) Macfarland, IV is available on the SEC's website at www.adviserinfo.sec.gov.

March 15, 2015

Educational Background and Business Experience

Name, year of Birth

Henry Janes Macfarland, IV Born: 03/05/1977

Formal Education

University of Dallas, Graduated 2001, Bachelor in Philosophy, Minor in Italian
College for Financial Planning, Graduated 2009, Masters in Personal Financial Planning

Business Background

| | |
|--|--|
| Asset One, LLC, Advisory Representative, | 08/2014 to present |
| Girard Securities, Inc. Registered Representative, Values, Wealth Advisor, | 08/2014 to present Consistent 08/2014 to present |
| Charles Schwab & Co, Inc, Englewood, CO | 12/2012 to 07/2014 |
| LPL Financial, Englewood, CO | 05/2009 to 09/2012 |
| T. Rowe Price, Inc, Colorado Springs, CO | 09/2006 to 04/2009 |
| US Bancorp, Colorado Springs, CO | 04/2003 to 09/2006 |

Description of Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 (or the equivalent, measured as 2,000 hours per year).

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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Master Planner Advanced StudiesSM or MPASSM

Individuals who hold the MPASSM designation have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program consists of 36-43 semester credits and delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. Graduates of the program are required to demonstrate critical thinking skills and complex problem-solving techniques. Additionally, individuals must complete assignments, projects, research, and papers and meet all graduation requirements for the Master of Science degree.

All designees have agreed to adhere to [Standards of Professional Conduct](#) and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 40 hours of content-specific continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Enrolled Agent or EA

An Enrolled Agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled Agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of

continuing education courses every three years.

Enrolled Agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. Learn more about enrolled agents in [Treasury Department Circular 230](#) (PDF).

Disciplinary Information

Mr. Macfarland has no material legal or disciplinary events to report.

Investment-Related Activities

Registered representative of Girard Securities, Inc.

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Licensed Life Insurance Agent

In addition, Mr. Macfarland is also licensed as an insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. Mr. Macfarland currently devotes approximately 30% of his time to securities and life insurance commission business. Clients have the option to purchase recommended securities and insurance products from other brokers or agents not affiliated with us.

Other Business or Occupation for Compensation

College for Financial Planning

As an adjunct professor through the College for Financial Planning, Mr. Macfarland assists students learning the financial planning profession. He presents material to the students, helps each student through the process, and helps the College for Financial Planning develop new material to present based on the most relevant new developments in the field. He devotes approximately 10% of his time to this business activity.

An Investment Advisor Representative of Consistent Values, a State Registered Investment Advisor.

Additional Compensation

Economic Benefit

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On a daily basis Girard Securities, Inc. managers monitor or review and approve new account forms, trades for suitability, personal trading, incoming and outgoing emails, incoming and outgoing correspondence, advertising, customer complaints, checks and securities received, signature guarantees, annuity sub account trades.

Name, Title and Telephone Number of Supervisor

Thomas Baumler, CCO
800-466-8114