

*This brochure supplement provides information about Matthew Ross Krenke that supplements the ASC Wealth & Retirement Advisors LLC brochure. You should have received a copy of that brochure. Please contact Matthew Ross Krenke if you did not receive ASC Wealth & Retirement Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Matthew Ross Krenke is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **ASC Wealth & Retirement Advisors LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Matthew Ross Krenke**

Personal CRD Number: 5199146

Investment Advisor Representative

ASC Wealth & Retirement Advisors LLC  
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Appleton, WI 54913  
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UPDATED: 03/27/2017

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

**Name:** Matthew Ross Krenke      **Born:** 1973

### **Educational Background and Professional Designations:**

#### **Education:**

B.S. Economics, University of Wisconsin Oshkosh - 1997

#### **Designations:**

##### **ChFC®- Chartered Financial Consultant®**

##### **ChFC® MINIMUM QUALIFICATIONS:**

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

## CFP® - Certified Financial Planner

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.

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 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); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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:

- i. 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; and
- ii. 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.

## Business Background:

01/2016 - Present	Investment Advisor Representative ASC Wealth & Retirement Advisors LLC
09/2006 – 01/2016	Financial Representative Thrivent Financial
11/2004 - 08/2006	Owner Figaros Pizza
01/2000 – 10/2004	First National Bank – Fox Valley

Bank Officer

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Matthew Ross Krenke is an independent licensed insurance agent, and from time to time, may offer clients advice or products from those activities. Clients should be aware that these services may pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. ASC Wealth & Retirement Advisors LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of ASC Wealth & Retirement Advisors LLC in connection with such individual's activities outside of ASC Wealth & Retirement Advisors LLC.

### **Item 5: Additional Compensation**

Matthew Ross Krenke does not receive any economic benefit from any person, company, or organization, other than ASC Wealth & Retirement Advisors LLC in exchange for providing clients advisory services through ASC Wealth & Retirement Advisors LLC.

### **Item 6: Supervision**

As a representative of ASC Wealth & Retirement Advisors LLC, Matthew Ross Krenke is supervised by James R. Allan, the firm's Chief Compliance officer. James R. Allan is responsible for ensuring that Matthew Ross Krenke adheres to all required regulations regarding the activities of an Investment Advisor Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James R. Allan is (920) 735-9800.