

*This brochure supplement provides information about Nicolle Chiou-Wen Willson that supplements the Guideline Investments, L.L.C. brochure. You should have received a copy of that brochure. Please contact Nicolle Chiou-Wen Willson if you did not receive Guideline Investments, L.L.C.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Nicolle Chiou-Wen Willson is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



# Guideline

## **Guideline Investments, L.L.C.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Nicolle Chiou-Wen Willson**

Personal CRD Number: 4944506

Investment Adviser Representative

Guideline Investments, L.L.C.

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## Item 2: Educational Background and Business Experience

**Name:** Nicolle Chiou-Wen Willson

**Born:** 1977

### Educational Background and Professional Designations:

#### Education:

J.D. Law, UCLA School of Law - 2002

B.A. Communication Studies, UCLA - 1999

#### Designations:

##### 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:**

09/2015 - Present	Senior Financial Advisor Guideline Investments, L.L.C.
05/2013 - Present	Financial Advisor NewFocus Financial
07/2011 - 05/2013	Financial Planning Manager Sagemark Consulting
03/2008 - 06/2011	Financial Advisor Heffernan Investment Advisors
04/2005 - 03/2008	Registered Representative New York Life Insurance Company

### **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**

Nicolle Chou-Wen Willson is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Guideline 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 Guideline in connection with such individual's activities outside of Guideline.

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

Nicolle Chiou-Wen Willson does not receive any economic benefit from any person, company, or organization, other than Guideline Investments, L.L.C. in exchange for providing clients advisory services through Guideline Investments, L.L.C..

## **Item 6: Supervision**

As a representative of Guideline Investments, L.L.C., Nicolle Chiou-Wen Willson is supervised by Carol B Ho, the firm's Chief Compliance officer. Carol B Ho is responsible for ensuring that Nicolle Chiou-Wen Willson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Carol Ho is (415) 805-2228.