

*This brochure supplement provides information about Mark Erik Peterson that supplements the St. James Investment Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Mark Erik Peterson if you did not receive St. James Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.*

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

**St. James Investment Advisors, LLC**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Mark Erik Peterson**  
Personal CRD Number: 2601592  
Investment Adviser Representative

St. James Investment Advisors, LLC  
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UPDATED: 05/18/2017

## Item 2: Educational Background and Business Experience

**Name:** Mark Erik Peterson

**Born:** 1971

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

#### **Education:**

Bachelor of Arts Social Sciences, Stony Brook University - 1994

#### **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.

## **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.

### **Business Background:**

08/2016 - Present	Investment Adviser Representative St. James Investment Advisors, LLC
12/2014 – 03/2016	Energy Consultant SolarCity
04/2012 - 12/2014	Financial Analyst Ameriprise Financial
04/2010 - 03/2012	Stay at home Dad Peterson Family
08/2009 - 03/2010	Financial Adviser Chase Investment Services

12/1998 - 08/2009

Financial Adviser  
Ameriprise Financial

### **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**

Mark Erik Peterson is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Mark Erik Peterson does not receive any economic benefit from any person, company, or organization, other than St. James Investment Advisors, LLC in exchange for providing clients advisory services through St. James Investment Advisors, LLC.

### **Item 6: Supervision**

As a representative of St. James Investment Advisors, LLC, Mark Erik Peterson is supervised by Brian C Mark, the firm's Chief Compliance Officer. Brian C Mark is responsible for ensuring that Mark Erik Peterson 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 Brian C Mark is (631) 979-6520.