

Part 2B of Form ADV: Brochure Supplement



Portia L. White, CFP®

Vice President, Partner, Senior Wealth Advisor

B.A. Philosophy, California State University, Fresno,
2004 (Summa Cum Laude)

Portia, Vice President and Partner, came to Whelan Financial in 2004 with an insatiable willingness to learn, and has maintained that spirit throughout her tenure. With more than fifteen years of experience, Portia continues to push the envelope in financial planning, extensively studying Social Security and Medicare planning.

She is deeply dedicated to the well-being of her clients and works diligently to ensure that their financial needs are met. A natural leader and mentor, Portia has been instrumental in the mentorship of up-and-coming team members, as well as an active mentor in the Fresno community. She is a wellspring of energy that has brought about a new level of service and financial planning to this practice.

Whelan Financial

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This Brochure Supplement provides information about Portia L. White, CFP® and supplements the Whelan Financial brochure. Please contact Taylor J. Whelan, CFP® at 559.228.8002 if you have any questions about the contents of this supplement.

03/05/2020

Additional information about Portia L. White, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Educational, Background and Business Experience

Full Legal Name: Portia L. White, CFP®

Education: California State University, Fresno; BA, Philosophy; Summa Cum Laude 2004

Business Experience: Whelan Financial from 11/1/2004 to Present. She is a CERTIFIED FINANCIAL PLANNER™ Practitioner, Vice President, Treasurer/CFO and a Senior Advisor.

Speaking Engagements: Portia has had numerous speaking engagements highlighting wealth management and financial planning. These include:

- Fresno County Bar Association- Estate Planning, Trust & Probate Section: Financial Misconceptions: Our Fight Against “Conventional Wisdom”, Pardinis, Fresno, CA, March 8, 2019
- Central California Women’s Conference: Making Sense of Social Security, Fresno Convention and Entertainment Center, Fresno, CA, September 25, 2018
- Fresno County Bar Association- Estate Planning, Trust & Probate Section: Misconceptions Revealed: What You Need to Know About Investing Now and in Retirement, Fresno, CA, March 2, 2017
- Central California Women’s Conference: Social Security Planning: You Have Options!, Fresno Convention and Entertainment Center, September 20, 2016
- Fresno County Bar Association- Estate Planning, Trust & Probate Section: Understanding Medicare: What You Need to Know, Fresno, CA, February 4, 2016
- Whelan Financial Charity Luncheon: Social Security: Maximizing Benefits in light of Recent Changes, Fort Washington Country Club, Fresno, CA, January 21, 2016
- Fresno County Bar Association- Estate Planning, Trust & Probate Section: Social Security Planning: You Have Options!, Fresno, CA September 3, 2016
- Central California Women’s Conference: It’s Your Money, Fear Not, Make it Happen!, Fresno Convention and Entertainment Center, September 16, 2014
- STAR (Staff Training and Recognition) Day: Financial Planning for the Future, California State University, Fresno, May 22, 2013
- Wellness @ Work Series: Dimes to Dollars: The Cents in Savings, California State University, Fresno, March 26, 2012

Certifications: Portia L. White, CFP® has earned the following certification and is in good standing with the granting authority:

- CFP®; Certified Financial Planner Board of Standards, Inc.: 2009

“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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, currently 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:

- 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
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professional 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 maybe subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.” (Source: Certified Financial Planner Board of Standards, Inc.)

Disciplinary Information

Portia L. White, CFP® has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Portia L. White, CFP® is not engaged in any other investment related activities.
2. Portia L. White, CFP® does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

Portia L. White, CFP® is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Additional Compensation

Portia L. White, CFP® does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Supervisor: Vincent J. Whelan, CFP®

Title: President

Phone Number: 559.228.8002

Portia L. White, CFP® reports to Vincent J. Whelan, CFP® for all her activities and responsibilities related to Whelan Financial business.

Vincent J. Whelan, CFP®, is responsible for the supervision, formulation and monitoring of investment advice offered to clients. Mr. Whelan reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are being met. He can be contacted at 559.228.8002.