

## **Brochure Supplements**

3/10/2020

### **Savant Capital, LLC dba Savant Capital Management**

SEC File No. 801-43144

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This brochure supplement provides information about the qualifications and business practices of Savant Capital, LLC dba Savant Capital Management investment managers and investment advisors that supplements the Savant brochure. You should have received a copy of that brochure. If you did not receive a Savant brochure, or if you have any questions about the contents of this supplement, please contact us at [info@savantcapital.com](mailto:info@savantcapital.com). 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 Savant Capital, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Investment Committee

### **Brent R. Brodeski, CPA, CFP<sup>®</sup>, CFA<sup>®</sup>, AIFA<sup>®</sup>**

Brent R. Brodeski (b. 1967) is the Chief Executive Officer, a financial advisor, and has a membership interest in Savant. He is on Savant's Board of Managers, Executive Team, and Ideal Futures Platform and Investment Committees. Brent has been involved in the financial services industry since 1988 and taught investment and finance courses at Rock Valley College, Rockford University, and Northern Illinois University.

Brent earned a bachelor of science degree in finance and economics and an MBA with an emphasis in accounting from NIU. He is a Certified Public Accountant (CPA), a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional, a Chartered Financial Analyst<sup>®</sup> (CFA<sup>®</sup>), and an Accredited Investment Fiduciary Analyst<sup>®</sup> (AIFA<sup>®</sup>).

Brent is a co-founder of Zero Alpha Group (ZAG), an industry association. He is a co-founder of the Alliance for RIAs (aRIA), a prestigious industry group that together manages nearly \$50 billion. He was a long-term participant in Vistage (previously known as TEC) and The Strategic Coach<sup>™</sup>. He is currently a member of the Young Presidents' Organization (YPO) and serves on the boards of the Northern Illinois University Foundation and the Rock Valley College Foundation. Brent was formerly the president of the Illinois CPA Society, a board member of the Northern Illinois Estate Planning Council, and an officer of Stateline Angels, an angel investment group.

Brent was named by *Chicago* magazine as the #1 independent financial advisor for the Chicagoland area in 2009. He represented Savant for the seventh year on *Barron's* list of the "Top 100 Independent Financial Advisors" in the country and in 2017 was ranked by *Forbes* as #40 on their top 250 wealth advisors list. From 1997 until the survey ended in 2008, Brent appeared on *Robb Report Worth* magazine's "The Nation's 100 Most Exclusive Wealth Advisors" list. In 2011, Brent was named the nation's 10<sup>th</sup> "Most Experienced Independent Financial Advisor" by *Bloomberg Businessweek*. He was named "one of the 17 people advisors should watch in 2017" by *Financial Planning* magazine. He is a regular speaker at industry conferences and events and is frequently featured in local, industry, and national media including the *Wall Street Journal* and *Barron's*.

Brent received the Distinguished Finance Alumnus Award from NIU in 2010. He likewise received the Distinguished Alumnus Award from Rock Valley College in 2014. He received the Alumni Excellence Award from Boylan Catholic High School in 2015. In 2017 he was named "Citizen of the Year" by the Rockford Chamber.

### **Educational Background**

M.B.A., Finance & Accounting emphasis Northern Illinois University, DeKalb, IL	1991
B.S., Finance; minor in Economics Northern Illinois University, DeKalb, IL	1988
Leading Professional Services Firm's Seminar	2011
Harvard Business School/YPO President's Seminars Harvard Business School, Boston, MA	2012, 2013, 2015, 2017

### **Professional Designations and Licenses**

Accredited Investment Fiduciary Analyst™ (AIFA®)	2007
Chartered Financial Analyst® (CFA®)	1993
Certified Public Accountant (CPA)	1992
CERTIFIED FINANCIAL PLANNER™ professional	1992

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	12/1992–01/2012
Registered Representative/Financial Principal, Bates Securities, Inc.	05/1989–09/1992
Financial Advisor, George E. Bates & Associates, Inc.	05/1989–09/1992
Agent, Franklin Life Insurance Company	05/1988–04/1989

### **Disciplinary Information**

Mr. Brodeski does not have any disciplinary action to report. Public information concerning Mr. Brodeski's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Brodeski is the owner of SCMI, Inc., which is an owner of Savant Capital, LLC.

### **Additional Compensation**

Other than as described above, Mr. Brodeski does not receive any additional compensation for investment advisory services.

## **Gina M. Beall, CIMA®**

Gina M. Beall (b. 1969) is Manager of Investment Research, chairs the Investment Committee, and has a membership interest in Savant. She supervises the investment research analysts and is responsible for contributing to the management of Savant's investment strategy, conducting portfolio analysis, and managing investment processes for Savant's clients. Gina has authored various articles, papers, and commentary that appear in Savant's newsletters and website.

Prior to joining Savant, she spent a number of years with a local trust and investment group where she served as a vice president, specializing in investment strategy research and advising high net worth individuals and institutional clients. She also worked as an institutional investment consultant, focused on providing investment manager research and asset allocation advice to pension plans, endowments, and foundations.

Gina earned a bachelor degree in business administration with an emphasis in finance from the University of San Diego and an MBA from DePaul University. She is also a Certified Investment Management Analyst<sup>SM</sup> (CIMA®).

### **Educational Background**

M.B.A., DePaul University, Chicago, IL	1998
B.B.A. Finance, University of San Diego, San Diego, CA	1991

### **Professional Designations and Licenses**

Certified Investment Management Analyst <sup>SM</sup> (CIMA®)	2011
NASAA Series 65	2009

### **Business Background**

Director of Investment Research, Savant Capital, LLC	03/2020-Present
Manager of Investment Research, Savant Capital, LLC	03/2017–03/2020
Investment Research Analyst, Savant Capital, LLC	01/2012–02/2017
Investment Research Analyst, Savant Capital Management, Inc.	04/2010–01/2012
Investment Strategist, AMCORE	01/2006–04/2010
Consultant, Ennis Knupp & Associates	06/2005–01/2006
Consultant, Ennis Knupp & Associates	08/1998–02/2004
Private Client Services Associate, Morgan Stanley & Co., Inc.	10/1993–08/1998
Account Executive, San Diego Trust Securities	02/1992–08/1993



Client Sales Assistant, Shearson Lehman Brothers  
Customer Service, Bank of America

07/1991–02/1992  
07/1989–07/1991

**Disciplinary Information**

Ms. Beall does not have any disciplinary action to report. Public information concerning Ms. Beall's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Other Business Activities**

Ms. Beall does not have any other business activities.

**Additional Compensation**

Ms. Beall does not receive any additional compensation for investment advisory services.

## U. Calvin Brown, Jr., CFP®

U. Calvin Brown, Jr. (b. 1953) is a Financial Advisor in Savant's McLean, VA office, is a member of the Advisory Team, and has a membership interest in Savant. He is a member of the Investment Committee and is responsible for managing all aspects of the financial planning and investment process for Savant's clients. Cal routinely meets with clients, advisors, portfolio managers, and planners to determine and coordinate effective planning, investment, and tax strategies.

Cal has been working in the financial services industry since 1984. He is the author of the book, *When Life Strikes: Weathering Financial Storms*. Cal received his master of science in taxation (MST) at American University in Washington, D.C., and graduated from the University of Arkansas with a bachelor's degree in business administration. He is a CERTIFIED FINANCIAL PLANNER™ professional and currently an adjunct professor in the MST program at American University, teaching the estate planning course. Cal is a member and past chairman of the Financial Planning Association-National Capital Area (FPA-NCA).

The *Washington* and *Northern Virginia* magazines named Cal as one of the top financial planners in the greater Washington, D.C. metro area. Three of his professional articles have been published in the *Journal of Financial Planning*, and he has written articles appearing in *Bloomberg Wealth Manager* and *Financial Planning* magazines. He has appeared on CNBC, Fox5 D.C., the PBS "Nightly Business Report," WAVA-FM (Washington, D.C.), and News Channel 8 in Washington, D.C. He has been quoted in the *Wall Street Journal*, *Kiplinger's Personal Finance* magazine, *Smart Money*, *Newsweek*, *U.S. News and World Report*, CNNfn, *Financial Planning* magazine, *Mutual Funds* magazine, and *InvestmentNews*.

Prior to its combination with Savant, Cal was an advisor with The Monitor Group for 12 years. Cal joined Team Savant in June 2012.

### Educational Background

M.S.T., Taxation, American University, Washington, DC  
2007

B.S., Business Administration, University of Arkansas  
Fayetteville, AR

1975

### Professional Designations and Licenses

NASAA Series 65 1998

CERTIFIED FINANCIAL PLANNER™ professional 1990

### Business Background

Financial Advisor, Savant Capital, LLC 10/2015–Present

Financial Advisor and Market Manager, Savant Capital, LLC 06/2012–10/2015

Vice President, Planning, The Monitor Group, Inc. 10/2000–06/2012

Financial Planner, Washington Square Securities, Inc.  
Financial Planner, Udell Calvin Brown Jr.

04/1993–10/2000  
05/1998–10/2000

### **Disciplinary Information**

Mr. Brown does not have any disciplinary action to report. Public information concerning Mr. Brown's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Brown does not have any other business activities.

### **Additional Compensation**

Mr. Brown does not receive any additional compensation for investment advisory services.

## **Kevin M. Hrdlicka, CFP<sup>®</sup>, CFA<sup>®</sup>**

Kevin M. Hrdlicka (b. 1986) is the Chief Operating Officer and Chief Compliance Officer, is a member of the Executive Team, and has a membership interest in Savant. He is secretary of the Investment Committee and a member of the Fiduciary Committee, an internal panel that reviews our retirement plan service providers to comply with ERISA Section 3(16) fiduciary status. Kevin oversees the investment research, portfolio accounting, trading, and compliance departments. He is responsible for portfolio management, contributing to Savant's investment strategy, and managing investment processes for clients. He oversees the content that appears in Savant's newsletters and manages the relationships for all of Savant's custodian partners.

Kevin previously worked as the Director of Investments, an investment research analyst and provided investment research, performance tracking, and portfolio analysis. Prior to that role, he worked as an assistant trader for Savant and led a variety of portfolio management tasks.

Kevin earned a bachelor of science degree in business administration with an emphasis in finance and a minor in economics from Truman State University. He is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional and has attained his Chartered Financial Analyst<sup>®</sup> (CFA<sup>®</sup>) designation.

### **Educational Background**

B.S., Business Administration, emphasis in Finance, minor in Economics, Truman State University, Kirksville, MO	2008
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### **Professional Designations and Licenses**

Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	2012
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012

### **Business Background**

Chief Operating Officer and Chief Compliance Officer, Savant Capital, LLC	03/2019–Present
Chief Operating Officer, Savant Capital, LLC	01/2018–02/2019
Director of Investments, Savant Capital, LLC	03/2017–12/2017
Manager of Investment Research and Trading Savant Capital, LLC	05/2016–02/2017
Manager of Investment Services, Savant Capital, LLC	03/2015–05/2016
Manager of Trading Services, Savant Capital, LLC	07/2013–02/2015
Investment Research Analyst, Savant Capital, LLC	01/2012–07/2013
Investment Research Analyst, Savant Capital Management, Inc.	02/2011–12/2011
Portfolio Management Systems Administrator, Savant Capital Management, Inc.	05/2008–02/2011

**Disciplinary Information**

Mr. Hrdlicka does not have any disciplinary action to report. Public information concerning Mr. Hrdlicka's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Other Business Activities**

Mr. Hrdlicka does not have any other business activities.

**Additional Compensation**

Mr. Hrdlicka does not receive any additional compensation for investment advisory services.

## **Philip R. Huber, CFA<sup>®</sup>, CFP<sup>®</sup>**

Philip R. Huber (b. 1985) is the Chief Investment Officer located in the Savant Lincolnshire, IL office. He is a member of the Investment Team, Savant's Investment Committee, and has a membership interest in Savant. He is responsible for portfolio management, contributing to Savant's investment strategy, and managing investment processes for clients. He takes an active role in writing straightforward commentary to inform clients and explain the firm's investment philosophy.

Prior to joining Savant, Phil was employed at a global asset management company, where he worked closely with financial advisors to develop investment strategies for their clients. He earned a bachelor's degree in finance from the Kelley School of Business at Indiana University. He is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional, has attained his Chartered Financial Analyst<sup>®</sup> (CFA<sup>®</sup>) designation, and is a member of the CFA Society of Chicago.

### **Educational Background**

B.S., Business, Major in Finance, Kelley School of Business, Indiana University, Bloomington, IN	2007
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012
Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	2010
NASAA Series 63	2007

### **Business Background**

Chief Investment Officer, Savant Capital, LLC	02/2020–Present
Chief Investment Officer, Huber Financial Advisors, LLC	05/2015–Present
Senior Portfolio Manager/Wealth Manager, Huber Financial Advisors, LLC	07/2013-04/2015
President, Huber Financial Group, Ltd.	06/2008-07/2013

### **Disciplinary Information**

Mr. Huber does not have any disciplinary action to report. Public information concerning Mr. Huber's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Huber has no other business activities.

**Additional Compensation**

Mr. Huber does not receive any additional compensation for investment advisory services.

## **Anthony R. Spangenberg, AWMA<sup>®</sup>, CFP<sup>®</sup>, CFA<sup>®</sup>**

Anthony (Tony) R. Spangenberg (b. 1982) is a financial advisor in Savant's Wilmette, IL office, is a member of the Advisory Team, and has a membership interest in Savant. He is a member of the Investment Committee and Compliance Committee and is responsible for managing all aspects of the financial planning and investment process for Savant's clients. He regularly meets with clients, other advisors, portfolio managers, and financial planners to formulate and coordinate effective planning, investment, and tax strategies.

Tony has been involved in the financial services industry since 2007. Prior to joining Savant, he was an advisor for several large wealth management firms.

Tony is a cum laude graduate of Northern Illinois University with a bachelor of arts degree in philosophy. He is a Chartered Financial Analyst<sup>®</sup> (CFA<sup>®</sup>), a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional, and an Accredited Wealth Management Advisor<sup>®</sup> (AWMA<sup>®</sup>).

Tony is chairman of the board of directors and serves on the Finance Committee and Executive Committee for the Illinois Medical District Guest House, whose mission is to provide affordable housing for outpatients and the families of patients receiving treatment in the Illinois Medical District.

### **Educational Background**

B.A., Philosophy, Northern Illinois University, DeKalb, IL	2005
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### **Professional Designations and Licenses**

Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	2016
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2013
Life, Health, Variable Contracts Insurance License, IL	2012
Accredited Wealth Management Advisor <sup>SM</sup> (AWMA <sup>®</sup> )	2010

### **Business Background**

Financial Advisor, Savant Capital, LLC	09/2016–Present
VP-Financial Consultant, Charles Schwab & Co., Inc.	3/2012–09/2016
Investment Consultant, TD Ameritrade, Inc.	12/2008–03/2012
Financial Advisor, Edward Jones	11/2007–11/2008

### **Disciplinary Information**

Mr. Spangenberg does not have any disciplinary action to report. Public information concerning Mr. Spangenberg's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



**Other Business Activities**

Mr. Spangenberg does not have any other business activities.

**Additional Compensation**

Mr. Spangenberg does not receive any additional compensation for investment advisory services.

## Investment Advisor Representatives

### Allison A. Alexander, CPA, CFP®, CDFA®

Allison Alexander (b. 1963) is a Financial Advisor with Savant Capital, LLC.

#### Educational Background

B.S., Accounting, Indiana University, Kelley School of Business Bloomington, IN	1985
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#### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2017
NASAA Series 65	2015
Certified Divorce Financial Analyst® (CDFA®)	2007
Certified Public Accountant (CPA)	1986

#### Business Background

Financial Advisor, Savant Capital, LLC	02/2015–Present
Financial Consultant, McMurr I & McMurr II	11/2014–02/2015
Financial Consultant, Allison A. Alexander, CPA	01/2008–12/2010
Accountant, Todd D. Alexander, MDSC	07/1996–04/2006
Accounting Manager, BCS Financial Corporation	07/1991–02/1995
Certified Public Accountant, PWC	01/1989–06/1991
Internal Auditor, Washington University-St. Louis	01/1987–12/1988
Certified Public Accountant, KPMG	07/1985–01/1987

#### Disciplinary Information

Ms. Alexander does not have any disciplinary action to report. Public information concerning Ms. Alexander's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### Other Business Activities

Ms. Alexander does not have any other business activities.

#### Additional Compensation

Ms. Alexander does not receive any additional compensation for investment advisory services.

## **Matthew D. Armstrong, CFP<sup>®</sup>, CRPS<sup>®</sup>, AIF<sup>®</sup>**

Matthew Armstrong (b. 1980) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., Business Administration, emphasis Marketing, Augsburg College, Minneapolis, MN	2002
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### **Professional Designations and Licenses**

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2018
Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2014
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012
NASAA Series 65	2011

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	07/2011–01/2012
Marketing Coordinator, Savant Capital Management, Inc.	05/2005–07/2011
Consultant, Savant Capital Management, Inc.	02/2005–05/2005
Marketing Director, Forest Hills Country Club	08/2002–10/2004

### **Disciplinary Information**

Mr. Armstrong does not have any disciplinary action to report. Public information concerning Mr. Armstrong's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Armstrong does not have any other business activities.

### **Additional Compensation**

Mr. Armstrong does not receive any additional compensation for investment advisory services.

## **Sobhi Baghdadi, CFP®**

Sobhi Baghdadi (b. 1986) is a Financial Advisor with Savant Capital, LLC

### **Educational Background**

M.B.A., Rockford University, Rockford, IL	05/2014–08/2015
B.S.B.A., American University of Beirut, Lebanon	09/2004–02/2009

### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2019
NASAA Series 66	2015
NASAA Series 7	2015

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2020-Present
Financial Planner, Savant Capital, LLC	03/2017–12/2019
Financial Advisor Associate, Bates Financial Group	09/2015–08/2016

### **Disciplinary Information**

Mr. Baghdadi does not have any disciplinary action to report. Public information concerning Mr. Baghdadi's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Baghdadi does not have any other business activities.

### **Additional Compensation**

Mr. Baghdadi does not receive any additional compensation for investment advisory services.

## Tracy S. Beard, CFP<sup>®</sup>, AIF<sup>®</sup>

Tracy S. Beard (b. 1973) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

M.S.F.S., Financial Services, American College, Bryn Mawr, PA	2012
B.S., summa cum laude, Economics/Finance	
Rockford College, Rockford, IL	1997

### Professional Designations and Licenses

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2011
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2002

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2002–01/2012
Financial Planner, Savant Capital Management, Inc.	07/2001–03/2002
Account Executive, Spectrum Insurance Agency, Inc.	02/1998–07/2001
Sales Representative, Benchmark Health Insurance Company	09/1996–02/1998

### Disciplinary Information

Mr. Beard does not have any disciplinary action to report. Public information concerning Mr. Beard's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Beard does not have any other business activities.

### Additional Compensation

Mr. Beard does not receive any additional compensation for investment advisory services.

## **Richard P. Bender, LUTCF, ChFC<sup>®</sup>, CLU<sup>®</sup>, CRPS<sup>®</sup>, CFP<sup>®</sup>**

Richard P. Bender (b. 1968) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S. Physical Education Sports Management, Minor in Business Administration, University of Wisconsin, La Crosse WI	1990
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2015
Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2013
NASAA Series 65	2013
Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	2011
Chartered Life Underwriter (CLU <sup>®</sup> )	2001
Life Underwriter Training Council Fellow (LUTCF)	1994

### **Business Background**

Financial Advisor, Savant Capital, LLC	11/2012–Present
Consumer Product Specialist, Sentry Insurance	08/2006–09/2012
Registered Representative, Mass Mutual/Ferguson Financial	05/2006–08/2006
Registered Representative, MML Investors Services, Inc.	05/2006–08/2006
Business Development Officer, US Bank	12/1999–01/2006

### **Disciplinary Information**

Mr. Bender does not have any disciplinary action to report. Public information concerning Mr. Bender's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Bender does not have any other business activities.

### **Additional Compensation**

Mr. Bender does not receive any additional compensation for investment advisory services.

## **Richard A. Bennett, AIF<sup>®</sup>, CFP<sup>®</sup>**

Richard A. Bennett (b. 1963) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

ABA National Graduate Trust School	1989
ABA National Trust School	1987
McKay Barlow Company Retirement Training Program	1986
B.S., Business Administration, Eastern Illinois University	1985

### **Professional Designations and Licenses**

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2007
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2004

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	06/1998–01/2012
Senior Vice President and Trust Officer, Mercantile Bank	03/1991–06/1998
Assistant Vice President and Trust Officer First American Bank	11/1989–03/1991
Trust Officer, Palmetto Bank	09/1988–11/1989
Premier Trust Services	05/1985–09/1988

### **Disciplinary Information**

Mr. Bennett does not have any disciplinary action to report. Public information concerning Mr. Bennett's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Bennett does not have any other business activities.

### **Additional Compensation**

Other than as described above, Mr. Bennett does not receive any other compensation for investment advisory services.

## Wendy M. Blair, CFP<sup>®</sup>, ChFC<sup>®</sup>, AIF<sup>®</sup>

Wendy M. Blair (b. 1959) is a Financial Advisor and Market Manager with Savant Capital, LLC.

### Educational Background

ABA National Graduate Trust School	1988
ABA National Trust School	1986
B.S., Marketing, Northern Illinois University, Dekalb, IL	1981
A.S., General Business, Highland Community College, Freeport, IL	1979

### Professional Designations and Licenses

Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2012
Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	2010
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2008
NASAA Series 65	2007

### Business Background

Financial Advisor /Market Manager, Savant Capital, LLC	12/2017–Present
Financial Advisor, Savant Capital, LLC	01/2012–12/2017
Financial Advisor, Savant Capital Management, Inc.	11/2006–01/2012
Vice President, Relationship Manager, Trust Officer, US Bank NA	06/1989–11/2006
Trust Officer, Merchants National Bank	06/1987–06/1989
Assistant to President, Trust Officer, Citizens State Bank	03/1983–06/1987

### Disciplinary Information

Ms. Blair does not have any disciplinary action to report. Public information concerning Ms. Blair's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Ms. Blair does not have any other business activities.

### Additional Compensation

Ms. Blair does not receive any additional compensation for investment advisory services.



## **Richard H. Brown, Jr., CFP®**

Richard H. Brown, Jr. (b. 1985) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., Business, Calvin College, Grand Rapids, MI	2007
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2014
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### **Business Background**

Financial Advisor, Savant Capital, LLC	02/2018–Present
HELM Specialist, Reverse Mortgage Funding, LLC	01/2017–02/2018
External Wholesaler, Inland Securities Corporation	08/2008–10/2016
Registered Representative, Ausdal Financial Partners, INC	06/2008–08/2008
Wealth Management Intern, Merrill Lynch	02/2008–04/2008

### **Disciplinary Information**

Mr. Brown does not have any disciplinary action to report. Public information concerning Mr. Brown's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Brown does not have any other business activities.

### **Additional Compensation**

Mr. Brown does not receive any additional compensation for investment advisory services.

## **Brian P. Conroy, CFP<sup>®</sup>, AIF<sup>®</sup>, CRPS<sup>®</sup>**

Brian P. Conroy (b. 1970) is Manager of Advisory & Business Development - Greater Chicago and a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

Certificate in Financial Planning, DePaul University, Chicago, IL	2001
B.A., Marketing, North Central College, Naperville, IL	1992

### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2011
Accredited Investment Fiduciary <sup>®</sup> (AIF <sup>®</sup> )	2011
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2001

### **Business Background**

Manager of Advisory & Business Development- Greater Chicago,	
Financial Advisor, Savant Capital, LLC	01/2016–Present
Financial Advisor, Savant Capital, LLC	01/2012–12/2015
Financial Advisor, Savant Capital Management, Inc.	10/2003–01/2012
Adjunct Faculty, Northwestern University	09/2003–2004
Financial Planner, Reason Financial Planning	01/2003–09/2003
Registered Principal, TCF Securities	03/1999–01/2003
Manager, TCF Bank	02/1998–03/1999
Manager, Bank of America	12/1995–02/1998
Assistant Manager, First Chicago Bank	01/1993–12/1995

### **Disciplinary Information**

Mr. Conroy does not have any disciplinary action to report. Public information concerning Mr. Conroy's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Conroy does not have any other business activities.

### **Additional Compensation**

Mr. Conroy does not receive any additional compensation for investment advisory services.

## **Philip E. Corcoran, CFP®**

Philip E. Corcoran (b. 1965) is Managing Director - Savant East and a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Political Science, United States Naval Academy, Annapolis, MD	1987
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	1996
NASAA Series 65	1994

### **Business Background**

Managing Director – Savant East and Financial Advisor, Savant Capital, LLC	10/2015–Present
Principle and Investment Adviser Representative, The Corcoran Group, Ltd.	09/2001–10/2015
Registered Representative, Linsco Private Ledger Corp.	10/2001–05/2003
President- CEO, E-Stockoptions, Inc.	07/2000–07/2001
Investment Adviser Representative, The Corcoran Group, Ltd.	07/1992–07/2000
Financial Planner, The Corcoran Group, Ltd.	08/1992–07/2000
Registered Representative, Linsco Private Ledger Corp.	01/1995–05/2000
Insurance Agent, Connecticut Mutual Life Insurance Co.	08/1992–01/1995
Registered Representative, G.R. Phelps & Co., Inc.	03/1993–01/1995

### **Disciplinary Information**

Mr. Corcoran does not have any disciplinary action to report. Public information concerning Mr. Corcoran's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Corcoran does not have any other business activities.

### **Additional Compensation**

Mr. Corcoran does not receive any additional compensation other than for investment advisory services for Savant.

## **Edward H. Cruickshank, CFP®**

Edward Cruickshank (b. 1966) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., Political Science/International Relations, University of Kansas, Lawrence, KS	1989
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2015
Life, Health, Variable Contracts Insurance License, IL	2009
NASAA Series 66	2005

### **Business Background**

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	07/2013–Present
Wealth Manager, Huber Financial Group, Ltd.	08/2004–07/2013

### **Disciplinary Information**

Mr. Cruickshank does not have any disciplinary action to report. Public information concerning Mr. Cruickshank's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Cruickshank has no other business activities.

### **Additional Compensation**

Mr. Cruickshank does not receive any additional compensation for investment advisory services.

## **Stephen D. Cummings, Jr., ChFC®**

Stephen D. Cummings, Jr. (b. 1967) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

University of Arizona	attended from 1985 to 1990
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### **Professional Designations and Licenses**

Chartered Financial Consultant® (ChFC®)	2018
NASAA Series 65	2007

### **Business Background**

Financial Advisor, Savant Capital, LLC	05/2015–Present
Investment Adviser Representative, Orion Capital Management, Inc.	03/2007–07/2015
Commodities Trader, Self Employed	07/1993–11/2006

### **Disciplinary Information**

Mr. Cummings does not have any disciplinary action to report. Public information concerning Mr. Cummings' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Cummings does not have any other business activities.

### **Additional Compensation**

Mr. Cummings does not receive any additional compensation other than for investment advisory services for Savant.

## **Joel R. Cundick, CFP<sup>®</sup>, APMA<sup>®</sup>, AIF<sup>®</sup>**

Joel R. Cundick (b. 1976) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

Certificate in Financial Planning, Georgetown University, Washington, DC	2006
B.S., Business Management, emphasis Finance, minor in Italian, Brigham Young University, Provo, UT	2000

### **Professional Designations and Licenses**

Accredited Investment Fiduciary (AIF <sup>®</sup> )	2017
Accredited Portfolio Management Advisor <sup>®</sup> (APMA <sup>®</sup> )	2017
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2007

### **Business Background**

Financial Advisor, Savant Capital, LLC	10/2015–Present
Investment Adviser Representative, The Corcoran Group, Ltd.	07/2008–09/2015
Director of Operations and Financial Planner, Financial Services Advisory, Inc.	10/2004–06/2008
Director of Finance, The Ritz Carlton Hotel Co.	06/2003–09/2004

### **Disciplinary Information**

Mr. Cundick does not have any disciplinary action to report. Public information concerning Mr. Cundick's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Cundick does not have any other business activities.

### **Additional Compensation**

Mr. Cundick does not receive any additional compensation other than for investment advisory services for Savant.

## Michael T. Cyrs, JD, CFP®

Michael T. Cyrs (b. 1969) is the Director of Wealth Advisory with Savant Capital, LLC.

### Educational Background

J.D., Marquette Law School, Milwaukee, WI	1994
M.B.A., Marquette Graduate School of Business, Milwaukee, WI	1994
B.A.A., Business Administration, Notre Dame, Notre Dame, IN	1991

### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2000
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### Business Background

Director of Wealth Advisory, Savant Capital, LLC	03/2017–Present
Estate and Wealth Transfer Advisor, Savant Capital, LLC	11/2014–02/2017
Attorney, Williams, McCarthy, LLP	09/1997–10/2014
Attorney, Hinshaw and Culbertson Law Firm	06/1994–08/1997

### Disciplinary Information

Mr. Cyrs does not have any disciplinary action to report. Public information concerning Mr. Cyrs' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Cyrs does not have any other business activities.

### Additional Compensation

Mr. Cyrs does not receive any additional compensation for investment advisory services.

## **Daryl R. Dagit, CFP<sup>®</sup>, CRPS<sup>®</sup>, CEP<sup>®</sup>**

Daryl R. Dagit (b. 1963) is Financial Advisor and Market Manager with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, Illinois State University, Normal, IL	1986
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### **Professional Designations and Licenses**

Certified Estate Planner <sup>™</sup> (CEP <sup>®</sup> )	2015
Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2014
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012
Variable Contract Insurance License, IL	2007
Accident/Health, Fire, Casualty, Life Insurance License, IL	1987

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	06/2010–01/2012
Mass Transfer, Morgan Stanley Smith Barney	06/2009–06/2010
FA Associate, Citigroup Global Markets Inc.	04/2007–06/2009
Manager, CitiFinancial	09/1993–04/2007

### **Disciplinary Information**

Mr. Dagit has not had any disciplinary action. Public information concerning Mr. Dagit's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Dagit does not have any other business activities.

### **Additional Compensation**

Mr. Dagit does not receive any additional compensation for investment advisory services.



## **Gregory S. De Jong, CLU<sup>®</sup>, ChFC<sup>®</sup>, CFP<sup>®</sup>, CRPS<sup>®</sup>**

Gregory S. De Jong (b. 1959) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., English, Calvin College, Grand Rapids, MI	1981
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### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2013
NASAA Series 65	1994
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	1992
Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	1990
Chartered Life Underwriter (CLU <sup>®</sup> )	1987

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2014–Present
President, Advisory Rep., Paragon Advisors, LLC	05/1995–03/2014
Registered Rep., Securities Service Network	09/2009–12/2013
Registered Rep., Transamerica Financial Advisors, Inc.	12/1988–09/2009
Registered Rep., Transamerica Securities Sales Corp.	12/1988–07/1995

### **Disciplinary Information**

Mr. De Jong does not have any disciplinary action to report. Public information concerning Mr. De Jong's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. De Jong does not have any other business activities.

### **Additional Compensation**

Mr. De Jong does not receive any additional compensation for investment advisory services.

## Nicholas J. De Jong, CPA, CFP®

Nicholas J. De Jong (b. 1989) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

M.A.S., Accounting, Northern Illinois University, DeKalb, IL	2012
B.S., Accountancy, Northern Illinois University, DeKalb, IL	2011
Business Administration Major, Dordt College, Sioux Center, IA	Attended 2007–2008

### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2016
NASAA Series 65	2014
Certified Public Accountant (CPA)	2013

### Business Background

Financial Advisor, Savant Capital, LLC	04/2016–Present
Accelerated Career Development Program Associate Savant Capital, LLC	07/2015–03/2016
Senior Associate, CPA, DiGiovine, Hnilo, Jordan & Johnson, Ltd	08/2012–07/2015
Associate, DiGiovine, Hnilo, Jordan & Johnson Financial Advisors, Ltd.	08/2012–07/2015

### Disciplinary Information

Mr. De Jong does not have any disciplinary action to report. Public information concerning Mr. De Jong's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. De Jong does not have any other business activities.

### Additional Compensation

Mr. De Jong does not receive any additional compensation for investment advisory services.

## Scott F. Demler, CFP<sup>®</sup>, CRPS<sup>®</sup>

Scott F. Demler (b. 1967) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S., Marketing, Northern Illinois University, DeKalb, IL	2005
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### Professional Designations and Licenses

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2015
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2013

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2011–01/2012
Financial Advisor, Edward Jones	07/2007–03/2011
Sales, Carpet One	12/1996–07/2007

### Disciplinary Information

Mr. Demler does not have any disciplinary action to report. Public information concerning Mr. Demler's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Demler does not have any other business activities.

### Additional Compensation

Mr. Demler does not receive any additional compensation for investment advisory services.

## Michael R. Denten

Michael R. Denten (b. 1955) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S., Business Administration/Economics, University of Tulsa, Tulsa, OK 1978

### Professional Designations and Licenses

NASAA Series 65 1997

### Business Background

Financial Advisor, Savant Capital, LLC	05/2015–Present
Director of Research and Investment Adviser Representative, Orion Capital Management, Inc.	01/1996–07/2015
Commodity Broker/Trader, Self Employed	06/1995–10/1995
Commodity Broker/Trader, Michael R. Denten, LTD.	01/1980–06/1995

### Disciplinary Information

Mr. Denten does not have any disciplinary action to report. Public information concerning Mr. Denten's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Denten does not have any other business activities.

### Additional Compensation

Mr. Denten does not receive any additional compensation other than for investment advisory services for Savant.

## Joseph Peter Doyle, Jr., CPA/PFS, CFP®

J. Peter Doyle, Jr. (b. 1960) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S., Accounting, Miami University, Oxford, OH	1982
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### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2003
Personal Financial Specialist (PFS)	2002
Certified Public Accountant (CPA)	1983

### Business Background

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	07/2013–Present
President, Doyle Financial, Ltd.	01/2007–Present
Chief Compliance Officer, Huber Financial Advisors, LLC	07/2013–03/2018
Chief Compliance Officer, Huber Financial Group, Ltd.	01/2012–07/2013
Wealth Manager, Huber Financial Group, Ltd.	09/2009–07/2013

### Disciplinary Information

Mr. Doyle does not have any disciplinary action to report. Public information concerning Mr. Doyle's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Doyle is President and Owner of Doyle Financial, Ltd. which is a tax consulting firm. Clients may use (but are not obligated to use) the services of Doyle Financial for tax return preparation.

### Additional Compensation

Mr. Doyle does not receive any additional compensation for investment advisory services. Mr. Doyle may receive compensation in the form of payment for preparation of tax returns prepared by clients who choose to use the services provided by Doyle Financial. Full disclosure of any charges are approved by each client prior to any services. Clients are not obligated to use Doyle Financial for tax preparation.

## **Kimberly S. Drake, CFA<sup>®</sup>**

Kimberly S. Drake (b. 1961) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

M.B.A., Northwestern University Kellogg Graduate School of Management, Evanston, IL	1987
B.A., Psychology, with minor in Economics, Denison University, Granville, OH	1983

### **Professional Designations and Licenses**

Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	1991
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### **Business Background**

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	07/2013–Present
Client Service Director, Huber Financial Group, Ltd.	10/2011–07/2013

### **Disciplinary Information**

Ms. Drake does not have any disciplinary action to report. Public information concerning Ms. Drake's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Drake does not have any other business activities.

### **Additional Compensation**

Ms. Drake does not receive any additional compensation for investment advisory services.

## **Donald D. Duncan, CPA/PFS, CFA<sup>®</sup>, CSEP, CFP<sup>®</sup>**

Donald D. Duncan (b. 1956) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

M.B.A., DePaul University, Chicago, IL	1987
B.S., Triple major in Finance, Operations Management and Human Resource Management, Illinois State University, Normal, IL	1980

### **Professional Designations and Licenses**

Personal Financial Specialist (PFS)	2006
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2001
Certified Specialist In Estate Planning (CSEP)	1997
Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	1992
Certified Public Accountant (CPA)	1985

### **Business Background**

Financial Advisor, Savant Capital, LLC	10/2018–Present
Owner and Managing Member, D3 Financial Counselors, LLC	03/1997–12/2018
V.P., Assistant Division Manager, Northern Trust Co.	01/1986–03/1997
Portfolio Management Technology Development and Systems Planning, Northern Trust Co.	01/1986–12/1997
Director of Credit Research, Northern Trust Co.	01/1989–12/1991
Trust Operations Supervisor, Planning Officer, Strategic Planning Officer, Financial Analyst, Northern Trust Co.	06/1980–12/1986

### **Disciplinary Information**

Mr. Duncan does not have any disciplinary action to report. Public information concerning Mr. Duncan's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Duncan does not have any other business activities.

### **Additional Compensation**

Mr. Duncan does not receive any additional compensation for investment advisory services.

## **Teryn A. Fitzgerald, CFP<sup>®</sup>, CTFA**

Teryn A. Fitzgerald (b. 1989) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Business Administration, Indiana University, Richmond, IN	2014
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### **Professional Designations and Licenses**

Certified Trust & Financial Advisor (CTFA)	2019
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CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2018
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### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2020-Present
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Financial Planner, Savant Capital, LLC	09/2015–12/2019
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Administrative Assistant, Rockford Bank & Trust	08/2014–09/2015
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### **Disciplinary Information**

Ms. Fitzgerald does not have any disciplinary action to report. Public information concerning Ms. Fitzgerald's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Fitzgerald does not have any other business activities.

### **Additional Compensation**

Ms. Fitzgerald does not receive any additional compensation for investment advisory services.



## **Adam J. Glassberg, CFP<sup>®</sup>, CIMA<sup>®</sup>**

Adam J. Glassberg (b. 1986) is a Financial Advisor in Savant's Downers Grove, IL office.

### **Educational Background**

Certificate in Financial Planning, DePaul University, Chicago, IL	2009
B.S., Finance, Eastern Illinois University, Charleston, IL	2008

### **Professional Designations and Licenses**

Certified Investment Management Analyst <sup>®</sup> (CIMA)	2012
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2011

### **Business Background**

Financial Advisor, Savant Capital, LLC	10/2018–Present
Co-Owner and Financial Counselor, D3 Financial Counselors, LLC	01/2015–12/2018
Senior Financial Planner, Co-Portfolio Manager, D3 Financial Counselors, LLC	12/2013–12/2014
Financial Planner, D3 Financial Counselors, LLC	12/2011–12/2013
Junior Financial Planner, D3 Financial Counselors, LLC	05/2008–12/2011

### **Disciplinary Information**

Mr. Glassberg does not have any disciplinary action to report. Public information concerning Mr. Glassberg's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Glassberg does not have any other business activities.

### **Additional Compensation**

Mr. Glassberg does not receive any additional compensation for investment advisory services.

## **Gabriel Gonzalez, CRPC<sup>®</sup>, CFP<sup>®</sup>**

Gabriel Gonzalez (b. 1977) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., Finance, University of Phoenix, Phoenix, AZ	2008
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012
Chartered Retirement Planning Counselor <sup>™</sup> (CRPC <sup>®</sup> )	2010

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	07/2011–01/2012
Principal, AJ Gabriel Group, LLC	05/2009–09/2011
Financial Advisor Training Program Merrill Lynch & Co	11/2007–02/2009
Licensed Sales Associate, State Farm Insurance Karen Ayers & Ann Nolan Agencies	05/2003–11/2007
Marketing Representative, East Coast AD Efx	09/2001–5/2003

### **Disciplinary Information**

Mr. Gonzalez does not have any disciplinary action to report. Public information concerning Mr. Gonzalez's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Gonzalez does not have any other business activities.

### **Additional Compensation**

Mr. Gonzalez does not receive any additional compensation for investment advisory services.

## **Drake R. Grindle, MAS, CPA, CFP®**

Drake R. Grindle (b. 1992) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

Master of Accounting Science, University of Illinois Urbana-Champaign, Illinois	2015
B.S., Accountancy, University of Illinois Urbana-Champaign, Illinois	2014
B.A., Arts, Rock Valley Community College, Rockford, Illinois	2012

### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2019
Certified Public Accountant (CPA)	2016

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2019–Present
Accelerated Career Development Program Associate, Savant Capital, LLC	12/2017–12/2018
Senior Assurance Associate, BDO USA, LLP	08/2017–11/2017
Assurance Associate, BDO USA, LLP	10/2015–08/2017

### **Disciplinary Information**

Mr. Grindle does not have any disciplinary action to report. Public information concerning Mr. Grindle's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Grindle does not have any other business activities.

### **Additional Compensation**

Mr. Grindle does not receive any additional compensation for investment advisory services.

## **William V. Gunlicks, CFP®**

William V. Gunlicks (b. 1979) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Business Administration, University of Denver, Daniels College of Business, Denver, CO	2001
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### **Professional Designations and Licenses**

Life, Health, Variable Contracts Insurance License, IL	2015
CERTIFIED FINANCIAL PLANNER™ professional	2007
NASAA Series 65	2006

### **Business Background**

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	09/2014–Present
Financial Advisor/Wealth Manager, Cantor Fitzgerald Wealth Partners/Mariner Wealth Advisors	09/2011–09/2014
Financial Planner, Clune & Associates	06/2010–08/2011

### **Disciplinary Information**

Mr. Gunlicks does not have any disciplinary action to report. Public information concerning Mr. Gunlicks' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Gunlicks has no other business activities.

### **Additional Compensation**

Mr. Gunlicks does not receive any additional compensation for investment advisory services.

## Theresa A. Harezlak, CFP® CDFA®

Theresa A. Harezlak (b. 1966) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.A., Business Administration, University of Iowa, Iowa City, IA	1988
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### Professional Designations and Licenses

Certified Divorce Financial Analyst® (CDFA®)	2016
CERTIFIED FINANCIAL PLANNER™ professional	1995

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	09/2007–01/2012
Financial Advisor, AMCORE Investment Group	07/1988–06/2007

### Disciplinary Information

Ms. Harezlak does not have any disciplinary action to report. Public information concerning Ms. Harezlak's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Ms. Harezlak does not have any other business activities.

### Additional Compensation

Ms. Harezlak does not receive any additional compensation for investment advisory services.

## Jeremy S. Joseph, CFP®

Jeremy S. Joseph (b. 1984) is a Wealth Advisor with Savant Capital, LLC.

### Educational Background

B.A., Communication Studies, University of Kansas, Lawrence KS	2006
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### Professional Designations and Licenses

Life, Health, Variable Contracts Insurance License, IL	2017
CERTIFIED FINANCIAL PLANNER™ professional	2015
NASAA Series 66	2007

### Business Background

Wealth Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	12/2018–Present
Senior Financial Consultant, TD Ameritrade, Inc.	05/2018–12/2018
Financial Consultant, Fidelity Brokerage Services LLC	08/2016–05/2018
Investment Consultant, TD Ameritrade, Inc.	11/2012–08/2016
Independent Advisor Representative, Wayne Messmer & Associates Madison Avenue Advisors, Inc. Madison Avenue Securities, Inc.	03/2008–11/2012
Financial Advisor, Ameriprise Financial Services, Inc.	05/2006–03/2008

### Disciplinary Information

Mr. Joseph does not have any disciplinary action to report. Mr. Joseph has been the subject of a bankruptcy petition within the last 10 years. The petition was filed on August 19, 2010, and terminated on December 21, 2010. There is no action pending.

Public information concerning Mr. Joseph's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Joseph has no other business activities.

### Additional Compensation

Mr. Joseph does not receive any additional compensation for investment advisory services.

## **Scott W. Kaiser, CFP<sup>®</sup>, AIF<sup>®</sup>, CRPS<sup>®</sup>**

Scott W. Kaiser (b. 1963) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S. Business Administration, emphasis Finance, Rockford College, Rockford, IL	1986
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### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2014
Accredited Investment Fiduciary (AIF <sup>®</sup> )	2012
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2011
NASAA Series 65	2010

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2010–01/2012
Business Manager, Savant Capital Management, Inc.	10/1999–03/2010

### **Disciplinary Information**

Mr. Kaiser does not have any disciplinary action to report. Public information concerning Mr. Kaiser's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Kaiser does not have any other business activities.

### **Additional Compensation**

Mr. Kaiser does not receive any additional compensation for investment advisory services.

## **Matthew H. Kiehl, CFP®**

Matthew H. Kiehl (b. 1991) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S. Business Marketing/Sales Certificate, Northern IL University, DeKalb, IL	2014
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2019
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### **Business Background**

Financial Advisor, Savant Capital, LLC	08/2019–Present
Accelerated Career Development Associate, Savant Capital Management	05/2019-08/2019
Financial Planner, Savant Capital Management	01/2017-05/2019

### **Disciplinary Information**

Mr. Kiehl does not have any disciplinary action to report. Public information concerning Mr. Kiehl's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Kiehl does not have any other business activities.

### **Additional Compensation**

Mr. Kiehl does not receive any additional compensation for investment advisory services.



## Kevin C. Kingston, CLU<sup>®</sup>, ChFC<sup>®</sup>

Kevin C. Kingston (b. 1954) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S. Business Administration, Illinois State University Normal, IL	1976
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### Professional Designations and Licenses

Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	1984
Chartered Life Underwriter (CLU <sup>®</sup> )	1982
NASAA Series 65	1999
NASAA Series 7	1999

### Business Background

Financial Advisor, Savant Capital, LLC	10/2019–Present
Investment Advisor, Valmark Advisers, Inc.	06/2007–12/2019
Registered Representative, Valmark Securities, Inc.	06/2007–12/2019
Financial Advisor, Kingston Wealth Management	06/1976–12/2019
Professional Life Underwriter, Evlico New York New York	06/1976–12/2019
Representative, The Equitable Life Assurance Society of the United States	06/1976–12/2019
Representative, EQ Financial Consultants, Inc.	06/1976–12/2019
Representative, AXA Advisors, LLC	06/1976–12/2019

### Disciplinary Information

Mr. Kingston does not have any disciplinary action to report. Public information concerning Mr. Kingston's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Kingston does not have any other business activities.

### Additional Compensation

Mr. Kingston does not receive any additional compensation for investment advisory services.

## **Brian J. Knabe, MD, CMP<sup>®</sup>, CFP<sup>®</sup>**

Brian J. Knabe (b. 1967) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

Certificate in Financial Planning, Marquette University, Milwaukee, WI	2007
Family Practice Residency, University of Illinois College of Medicine, Chicago, IL	1996
M.D., University of Illinois College of Medicine, Chicago, IL	1993
B.S., Honors, Biomedical Engineering, Marquette University Milwaukee, WI	1989

### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2010
Certified Medical Planner (CMP <sup>®</sup> )	2010
NASAA Series 65	2008

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	02/2008–01/2012
Consultant, Savant Capital Management, Inc.	01/2007–02/2008
Clinical Assistant Professor of Family Medicine, Residency Faculty, UICOM-R	02/2008–5/2017
Medical Director, Swedish American Cardiopulmonary Rehabilitation Program	2000–2001
Family Physician, Swedish American Health System	09/1996–01/2008

### **Disciplinary Information**

Dr. Knabe does not have any disciplinary action to report. Public information concerning Dr. Knabe's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Dr. Knabe works as an emergency room physician on a part time basis.

### **Additional Compensation**

Dr. Knabe does not receive any additional compensation for investment advisory services.

## **Gerard S. Korabik, AIFA<sup>®</sup>, CFP<sup>®</sup>, CRPS<sup>®</sup>**

Gerard S. Korabik (b. 1968) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, University of Illinois, Champaign, IL	1991
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### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2011
Accredited Investment Fiduciary Analyst <sup>®</sup> (AIFA <sup>®</sup> )	2007
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	1997

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	01/2007–01/2012
Vice President – Financial Communications, Morningstar/ Ibbotson	01/2000–06/2006
Senior Manager – Financial Planning Solutions PriceWaterhouseCoopers	12/1997–12/1999
Senior Analyst – Pensions and Investments Arthur Andersen	06/1994–12/1997
Financial Analyst, Arthur Andersen	05/1991–06/1994

### **Disciplinary Information**

Mr. Korabik does not have any disciplinary action to report. Public information concerning Mr. Korabik's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Korabik does not have any other business activities.

### **Additional Compensation**

Mr. Korabik does not receive any additional compensation for investment advisory services.

## Scott K. Laue, JD, CFP®

Scott K. Laue (b. 1960) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

Certified Pension Trustee Program – Illinois, Public Pension Fund	2005
Certified Retirement Plan Specialist program, Cannon Financial Institute	1995
J.D., Valparaiso University School of Law, Valparaiso, IN	1986
B.S., Marketing, Bradley University, Peoria, IL	1983

### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2010
NASAA Series 65	2008

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	02/2008–01/2012
Vice President & Trust Officer AMCORE Investment Group NA	03/1998–02/2008
Vice President, Bank One, and its predecessor First National Bank, Rockford IL	06/1991–03/1998

### Disciplinary Information

Mr. Laue does not have any disciplinary action to report. Public information concerning Mr. Laue's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Laue does not have any other business activities.

### Additional Compensation

Mr. Laue does not receive any additional compensation for investment advisory services.

## Jeffrey R. Lewis, CFP®, ChFC®

Jeffrey R. Lewis (b. 1993) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S, Economics, Northern Illinois University, Dekalb, IL	2015
A.A.S. General Studies, Rock Valley Community College, Rockford, IL	2013

### Professional Designations and Licenses

Chartered Financial Consultant® (ChFC®)	2019
CERTIFIED FINANCIAL PLANNER™ professional	2019
NASAA Series 65	2018

### Business Background

Financial Advisor, Savant Capital, LLC.	09/2019-Present
Advisor Development Program Associate, Savant Capital, LLC	04/2019–09/2019
Investment Research Analyst, Savant Capital, LLC.	03/2017–04/2019
Portfolio Accountant, Savant Capital, LLC.	05/2015–03/2017

### Disciplinary Information

Mr. Lewis does not have any disciplinary action to report. Public information concerning Mr. Lewis' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Lewis does not have any other business activities.

### Additional Compensation

Mr. Lewis does not receive any additional compensation for investment advisory services.

## **Brent A. Lindell, CTFA, CFP<sup>®</sup>, AIF<sup>®</sup>, CRPS<sup>®</sup>**

Brent A. Lindell (b. 1967) is a Financial Advisor and Market Manager with Savant Capital, LLC.

### **Educational Background**

Cannon Trust School, University of Notre Dame, Notre Dame, IN	2000
B.A., Economics, University of Iowa, Iowa City, IA	1990

### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2014
Accredited Investment Fiduciary (AIF <sup>®</sup> )	2011
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2010
NASAA Series 65	2007
Certified Trust & Financial Advisor (CTFA)	2000

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	03/2007–01/2012
Vice President, Wealth Management Consultant, US Bank	09/1995–03/2007
Account Executive, Dean Witter Reynolds, Inc.	06/1994–05/1995
Sales Support Representative Kemper Financial Services, Inc.	01/1992–06/1993

### **Disciplinary Information**

Mr. Lindell does not have any disciplinary action to report. Public information concerning Mr. Lindell's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Lindell does not have any other business activities.

### **Additional Compensation**

Mr. Lindell does not receive any additional compensation for investment advisory services.

## **Jakob C. Loescher, CRPC<sup>®</sup>, CFP<sup>®</sup>, ChFC<sup>®</sup>, AIF<sup>®</sup>, CRPS<sup>®</sup>**

Jakob C. Loescher (b. 1986) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, minor History, Northern Illinois University, DeKalb, IL	2008
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### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2013
Accredited Investment Fiduciary (AIF <sup>®</sup> )	2012
Chartered Financial Consultant <sup>®</sup> (ChFC <sup>®</sup> )	2011
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2010
Chartered Retirement Planning Counselor <sup>™</sup> (CRPC <sup>®</sup> )	2010
NASAA Series 65	2009

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	07/2011–01/2012
Financial Planner, Savant Capital Management, Inc.	06/2010–07/2011
Paraplanner, Savant Capital Management, Inc.	12/2008–06/2010

### **Disciplinary Information**

Mr. Loescher does not have any disciplinary action to report. Public information concerning Mr. Loescher's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Loescher does not have any other business activities.

### **Additional Compensation**

Mr. Loescher does not receive any additional compensation for investment advisory services.

## Stephen C. Lorence, CFP®

Stephen C. Lorence (b. 1992) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S., Finance, Kansas State University, Manhattan, KS	2015
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### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2019
NASAA Series 65	2014

### Business Background

Financial Advisor, Savant Capital, LLC	01/2017–Present
Relationship Manager, United Capital, Northbrook, IL	08/2015–11/2016
Guidance Specialist, United Capital, Dallas, TX	06/2015–08/2015
Intern, United Capital, Rockford, IL	05/2013–05/2015

### Disciplinary Information

Mr. Lorence does not have any disciplinary action to report. Public information concerning Mr. Lorence's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Lorence does not have any other business activities.

### Additional Compensation

Mr. Lorence does not receive any additional compensation for investment advisory services.



## David H. McCormick-Goodhart, CPA/PFS, CFP<sup>®</sup>, CRPS<sup>®</sup>, AIF<sup>®</sup>

David H. McCormick-Goodhart (b. 1981) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

M.B.A., Finance, Mount St. Mary's University, Emmitsburg, MD	2008
B.S., Accounting, Mount St. Mary's University, Emmitsburg, MD	2005

### Professional Designations and Licenses

Accredited Investment Fiduciary (AIF <sup>®</sup> )	2017
Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2016
Personal Financial Specialist (PFS)	2015
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012
Certified Public Accountant (CPA)	2009
NASAA Series 65	2014

### Business Background

Financial Advisor, Savant Capital, LLC.	05/2015–Present
Financial Advisor, Triton Wealth Management, LLC	10/2013–05/2015
Senior Tax Accountant, Cardoni Waddell, LLC	05/2011–10/2013
Staff-In-Charge Accountant, Dembo, Jones, Healy, Pennington & Marshall PC	05/2005–05/2011

### Disciplinary Information

Mr. McCormick-Goodhart does not have any disciplinary action to report. Public information concerning Mr. McCormick-Goodhart's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. McCormick-Goodhart does not have any other business activities.

### Additional Compensation

Mr. McCormick-Goodhart does not receive any additional compensation for investment advisory services.

## Kevin T. McFadden, CFP<sup>®</sup>, LUTCF

Kevin T. McFadden (b. 1985) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S.B.A., Accounting with Finance Minor, Columbia College of MO, Elgin, IL	2012
A.A.S., Business Management, McHenry County College, McHenry County College, Crystal Lake, IL	2007

### Professional Designations and Licenses

Life Underwriter Training Council Fellow (LUTCF)	2016
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2012

### Business Background

Financial Advisor, Savant Capital, LLC.	01/2019–Present
Financial Advisor/Senior Financial Planner, Savant Capital, LLC.	01/2018–12/2018
Senior Financial Planner, Savant Capital, LLC.	09/2015–01/2018
Licensed Private Client Group Relationship Manager PNC Investments	05/2015–09/2015
Investment Adviser Representative, Raymond James	05/2014–05/2015
Investment Associate, Raymond James	07/2012–05/2014
Risk and Trust Operations, Castle Bank	10/2007–07/2012

### Disciplinary Information

Mr. McFadden does not have any disciplinary action to report. Public information concerning Mr. McFadden's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. McFadden does not have any other business activities.

### Additional Compensation

Mr. McFadden does not receive any additional compensation for investment advisory services.

## **Sarah E. McGinniss, CFP<sup>®</sup>, CRPS<sup>®</sup>**

Sarah E. McGinniss (b. 1988) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, University of Illinois, Urbana-Champaign, IL	2010
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### **Professional Designations and Licenses**

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2017
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2017
NASAA Series 65	2015

### **Business Background**

Financial Advisor, Savant Capital, LLC.	04/2015–Present
Consultant, Slalom Consulting	04/2013–04/2015
Consultant, FTI Consulting	09/2010–04/2013
Intern, Allstate Financial	06/2009–08/2009
Intern, Rockford Local Development Corp.	06/2008–08/2008
Resident Advisor, University of Illinois	05/2007–12/2007
Intern, Savant Capital Management, Inc. (winter breaks and summers)	12/2006–08/2008

### **Disciplinary Information**

Ms. McGinniss does not have any disciplinary action to report. Public information concerning Ms. McGinniss' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. McGinniss does not have any other business activities.

### **Additional Compensation**

Ms. McGinniss does not receive any additional compensation for investment advisory services.

## **Ryan G. Monette, CFP<sup>®</sup>, ChFC<sup>®</sup>**

Ryan G. Monette (b. 1984) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, minor Economics, Northern Illinois University, DeKalb, IL 2007

### **Professional Designations and Licenses**

Chartered Financial Consultant<sup>®</sup> (ChFC<sup>®</sup>) 2013

CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional 2011

### **Business Background**

Financial Advisor, Savant Capital, LLC. 07/2015–Present

Financial Advisor/Assigned Planner, Savant Capital, LLC. 07/2014–07/2015

Assigned Planner, Savant Capital, LLC. 01/2014–05-2014

Financial Planner, Savant Capital, LLC. 01/2012–01/2014

Financial Planner, Savant Capital Management, Inc. 01/2011–01/2012

Trader, Savant Capital Management, Inc. 01/2008–01/2011

Intern, Savant Capital Management, Inc. 05/2006–01/2008

### **Disciplinary Information**

Mr. Monette does not have any disciplinary action to report. Public information concerning Mr. Monette's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Monette does not have any other business activities.

### **Additional Compensation**

Mr. Monette does not receive any additional compensation for investment advisory services.

## **Grant W. Moore, CFP<sup>®</sup>, MPAS<sup>®</sup>, CRPC<sup>®</sup>, AIF<sup>®</sup>, CRPS<sup>®</sup>**

Grant W. Moore (b. 1984) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

M.B.A., Marquette University, Milwaukee, WI	2010
B.S. Business Administration, Marquette University, Milwaukee, WI	2006

### **Professional Designations and Licenses**

Master Planner Advanced Studies <sup>SM</sup> (MPAS <sup>®</sup> )	2019
Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS <sup>®</sup> )	2013
Accredited Investment Fiduciary (AIF <sup>®</sup> )	2012
CERTIFIED FINANCIAL PLANNER <sup>TM</sup> professional	2008
Chartered Retirement Planning Counselor (CRPC <sup>®</sup> )	2008

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	02/2010–01/2012
Financial Planner, Savant Capital Management, Inc.	02/2008–02/2010
Paraplanner, Savant Capital Management, Inc.	05/2006–02/2008

### **Disciplinary Information**

Mr. Moore does not have any disciplinary action to report. Public information concerning Mr. Moore's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Moore does not have any other business activities.

### **Additional Compensation**

Mr. Moore does not receive any additional compensation for investment advisory services.

## **Douglas R. Morton, III, CFP®**

Douglas R. Morton, III (b. 1977) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., Economics and Business Administration, Hope College, Holland, MI	2000
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### **Professional Designations and Licenses**

Life, Health, Variable Contracts Insurance License, IL	2008
CERTIFIED FINANCIAL PLANNER™ professional	2004
NASAA Series 65	2002

### **Business Background**

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	01/2017–Present
Wealth Advisor/Managing Director, United Capital Financial Advisers, LLC	09/2008–11/2016
Investment Analyst/Financial Advisor, Integrated Financial Management, Inc.	03/2001–09/2008

### **Disciplinary Information**

Mr. Morton does not have any disciplinary action to report. Public information concerning Mr. Morton's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Morton has no other business activities.

### **Additional Compensation**

Mr. Morton does not receive any additional compensation for investment advisory services.

## **Elizabeth N. Muldowney, CRPC<sup>®</sup>, CFP<sup>®</sup>, BFA<sup>™</sup>**

Libby N. Muldowney (b. 1979) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.A., Economics, emphasis finance, Rockford College, Rockford, IL	2002
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### **Professional Designations and Licenses**

Behavioral Financial Advisor <sup>™</sup> (BFA <sup>™</sup> )	2018
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2014
Chartered Retirement Planning Counselor (CRPC <sup>®</sup> )	2010
NASAA Series 65	2010

### **Business Background**

Financial Advisor, Savant Capital, LLC	07/2014–Present
Client Service Representative, Savant Capital, LLC.	01/2012–06/2014
Client Service Representative, Savant Capital Management, Inc.	09/2008–01/2012
Customer Services, Fifth Third Bank	12/2002–07/2008
Platform Rep, Fifth Third Bank	11/2004–07/2008

### **Disciplinary Information**

Ms. Muldowney does not have any disciplinary action to report. Public information concerning Ms. Muldowney's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Muldowney does not have any other business activities.

### **Additional Compensation**

Ms. Muldowney does not receive any additional compensation for investment advisory services.

## Martin F. Perdoux

Martin F. Perdoux (b. 1964) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

Master of Arts in Art Therapy and Counseling, School of Art Institute, Chicago, IL	1995
Bachelor of Arts Sculpture emphasis, San Diego State University, San Diego, CA	1990

### Professional Designations and Licenses

NASAA Series 7	2013
NASAA Series 66	2013

### Business Background

Financial Advisor, Savant Capital, LLC	02/2019–Present
Financial Advisor, Wells Fargo Clearing Services, LLC	11/2016–02/2019
Financial Advisor, Wells Fargo Advisors, LLC	12/2015–11/2016
Financial Advisor, Edward Jones	05/2013–12/2015

### Disciplinary Information

Mr. Perdoux does not have any disciplinary action to report. Public information concerning Mr. Perdoux's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Perdoux does not have any other business activities.

### Additional Compensation

Mr. Perdoux does not receive any additional compensation for investment advisory services.



## Janet E. Petran, CPA, CFP®

Janet E. Petran (b. 1959) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.A., Business Administration, University of Michigan, Steven M. Ross School of Business, Ann Arbor, MI	1982
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### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2011
Certified Public Accountant (CPA)	1983

### Business Background

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	01/2014–Present
Client Service Associate, Forum Financial	01/2012–10/2013
Financial Planner, Trinity Financial	10/2011–01/2012
Financial Planner, Balasa Dinverno Foltz	01/2010–06/2011

### Disciplinary Information

Ms. Petran does not have any disciplinary action to report. Public information concerning Ms. Petran's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Ms. Petran does not have any other business activities.

### Additional Compensation

Ms. Petran does not receive any additional compensation for investment advisory services.

## Kevin J. Phillips, CFP®

Kevin J. Phillips (b. 1982) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.S. in Public Affairs, emphasis Public Financial Management, minor  
Public Management, Business, Indiana University, Bloomington, IN 2005

### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional 2015

### Business Background

Financial Advisor, Savant Capital, LLC	12/2014–Present
Registered Representative and Investment Advisor Representative, Securian Financial Services, Inc.	08/2011–12/2014
Agent, Minnesota Life	08/2011–12/2014
Agent, GCG Financial	08/2011–12/2014
Proprietary Equity Trader, Great Point Capital, LLC	06/2005–08/2011
Sales, Christiana Capital	10/2010–03/2011
Clerk, International Futures & Options Independent Traders	06/1999–01/2005
Analyst, CME Group/Kevin K. Phillips	12/2004–01/2005

### Disciplinary Information

Mr. Phillips does not have any disciplinary action to report. Public information concerning Mr. Phillip's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Phillips does not have any other business activities.

### Additional Compensation

Mr. Phillips does not receive any additional compensation for investment advisory services.

## Christopher R. Plagge, CPA, EA

Christopher R. Plagge (b. 1961) is a Principal and the Managing Director of Savant Tax & Consulting, a wholly owned subsidiary of Savant Capital, LLC.

### Educational Background

B.S. in accounting, Elmhurst College, Elmhurst, IL	1983
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### Professional Designations and Licenses

NASAA Series 65	2017
Certified Public Accountant (CPA)	1997
Enrolled Agent (EA)	1989

### Business Background

Principal, Managing Director, Savant Tax & Consulting	01/2015–Present
Principal, Green, Plagge & Shaw	05/1983–12/2014

### Disciplinary Information

Mr. Plagge does not have any disciplinary action to report. Public information concerning Mr. Plagge's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Plagge does not have any other business activities.

### Additional Compensation

Mr. Plagge does not receive any additional compensation for investment advisory services.

## **Ambari Prakash Pinto, JD, CFP®**

Ambari Prakash Pinto (b. 1970) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

CERTIFIED FINANCIAL PLANNER™ professional	2017
Certificate of Financial Planning, Georgetown School of Professional and Continuing Studies, Washington, D.C.	2011
J.D., Georgetown University Law Center, Washington D.C.	1997
B.A., Political Science/Spanish, University of Vermont, Burlington, VT.	1992

### **Business Background**

Financial Advisor, Savant Capital, LLC	01/2017–Present
Financial Planner, Growing Tree Financial Consultants, LLC	08/2011–12/2016
Investment Adviser Representative, Metlife Premier Client Group	08/2014–05/2015
Financial Advisor, Focus Wealth Management	04/2015–07/2015
Legal Counsel, Real Networks	04/2004–12/2010
Senior Associate, Thelen Reid & Priest, LLP	04/1998–03/2004

### **Disciplinary Information**

Ms. Prakash Pinto does not have any disciplinary action to report. Public information concerning Ms. Prakash Pinto's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Prakash Pinto does not have any other business activities.

### **Additional Compensation**

Ms. Prakash Pinto does not receive any additional compensation for investment advisory services.

## Thomas J. Ptacin, CFP®, AIF®, CRPS®

Thomas J. Ptacin (b. 1975) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

M.B.A., University of Montana, Missoula, MT	2003
B.S., Business, Finance and Economics	
University of Wisconsin, Eau Claire, WI	1998

### Professional Designations and Licenses

Chartered Retirement Plan Specialist <sup>SM</sup> (CRPS®)	2014
Accredited Investment Fiduciary (AIF®)	2012
CERTIFIED FINANCIAL PLANNER™ professional	2006

### Business Background

Financial Advisor, Savant Capital, LLC	01/2012–Present
Financial Advisor, Savant Capital Management, Inc.	08/2006–01/2012
Trader, Savant Capital Management, Inc.	05/2004–07/2006
Director of Supervision – Investment Operations	
Northwestern Mutual	09/1998–12/2003

### Disciplinary Information

Mr. Ptacin does not have any disciplinary action to report. Public information concerning Mr. Ptacin's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Ptacin does not have any other business activities.

### Additional Compensation

Mr. Ptacin does not receive any additional compensation for investment advisory services.

## **Christopher N. Ruedi, RICP<sup>®</sup>, CFP<sup>®</sup>**

Christopher N. Ruedi (b. 1986) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

M.B.A. Economics, St. Louis University, John Cook School of Business St. Louis, MO	2011
B.S. Finance, University of Illinois Urbana-Champaign, IL	2008

### **Professional Designations and Licenses**

Retirement Income Certified Professional	2018
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2015
NASAA Series 66	2013
NASAA Series 7	2012

### **Business Background**

Financial Advisor, Savant Capital, LLC	10/2019–Present
Investment Advisor, Valmark Advisers, Inc.	03/2014–12/2019
Registered Representative, Valmark Securities, Inc.	10/2012–12/2019
Financial Advisor, Kingston Wealth Management	07/2012–12/2019

### **Disciplinary Information**

Mr. Ruedi does not have any disciplinary action to report. Public information concerning Mr. Ruedi's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Ruedi does not have any other business activities.

### **Additional Compensation**

Mr. Ruedi does not receive any additional compensation for investment advisory services.

## **Lorene K. Shaw, CPA, CFP<sup>®</sup>, CDFA<sup>®</sup>**

Lorene (Rene) K. Shaw (b. 1960) is a Principal of Savant Tax & Consulting, a wholly owned subsidiary of Savant Capital, LLC.

### **Educational Background**

B.S., Accounting, Northern Illinois University, DeKalb, IL	1981
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### **Professional Designations and Licenses**

Certified Divorce Financial Analyst <sup>®</sup> (CDFA <sup>®</sup> )	2010
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2002
Certified Public Accountant (CPA)	1982

### **Business Background**

Tax & Business Services Senior Manager, Savant Capital, LLC	03/2020-Present
Principal, Savant Tax & Consulting,	01/2015–03/2020
Partner, Green, Plagge & Shaw, Ltd.	05/2008–12/2014
Accountant, Green, Plagge & Shaw, Ltd.	09/1999–04/2008

### **Disciplinary Information**

Ms. Shaw does not have any disciplinary action to report. Public information concerning Ms. Shaw's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Shaw does not have any other business activities.

### **Additional Compensation**

Ms. Shaw does not receive any additional compensation for investment advisory services.

## Justin D. Smith, CFP<sup>®</sup>, CFA<sup>®</sup>

Justin D. Smith (b. 1982) is a Financial Advisor with Savant Capital, LLC.

### Educational Background

B.A., Finance, University of Michigan, Ann Arbor, MI	2005
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### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2015
Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	2010

### Business Background

Financial Advisor, Savant Capital, LLC	05/2019–Present
Portfolio Manager/Partner, Slayton Lewis	04/2010–05/2019
Business Development, Logan Stone Capital	06/2009–03/2010
Financial Advisor Associate, JP Morgan Chase	04/2009–06/2009

### Disciplinary Information

Mr. Smith does not have any disciplinary action to report. Public information concerning Mr. Smith's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Smith does not have any other business activities.

### Additional Compensation

Mr. Smith does not receive any additional compensation for investment advisory services.



## **Bradley R. Stewart, CFP®**

Bradley R. Stewart (b. 1991) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, Northern Illinois University, DeKalb, IL	2013
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2019
NASAA Series 65	2017

### **Business Background**

Financial Advisor, Savant Capital, LLC	07/2017–Present
Investment Research Analyst, Savant Capital, LLC	05/2015–06/2017
Portfolio Accountant, Savant Capital, LLC	05/2013–12/2013
Intern, Savant Capital, LLC	05/2013–12/2013

### **Disciplinary Information**

Mr. Stewart does not have any disciplinary action to report. Public information concerning Mr. Stewart's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Stewart does not have any other business activities.

### **Additional Compensation**

Mr. Stewart does not receive any additional compensation for investment advisory services.

## Chris A. Walters

Chris A. Walters (b. 1963) is the Midwest Advisory & Development Manager for Savant.

### Educational Background

B.A., Economics, California State University, Long Beach, CA

### Professional Designations and Licenses

NASAA Series 65	2016
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### Business Background

Midwest Advisory & Development Manager, Savant Capital, LLC	09/2019-Present
Principal, Lighthouse Advisory	08/2017-Present
IAR, Clarity Capital Partners,	07/2019-09/2019
Managing Director, Genspring Family Offices	06/2015-08/2017
Executive Vice President, Rabobank, N.A.	11/2013-05/2015
Registered Rep, LPL Financial	07/2011-07/2012
UVEST Financial Services Group, Inc	10/2008-07/2012
Executive Vice President, Citizens Business Bank	06/2007-07/2012

### Disciplinary Information

Mr. Walters does not have any disciplinary action to report. Public information concerning Mr. Walter's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Walters is currently engaged in an outside business activity with Lighthouse Advisory where he provides non-investment related consulting to ultra-high net worth families. No time is dedicated to this business during normal business hours.

### Additional Compensation

Mr. Walters does not receive any additional compensation for investment advisory services.

## **Robert J. Witt, CFP<sup>®</sup>, RICP<sup>®</sup>**

Robert J. Witt (b. 1971) is a Financial Advisor with Savant Capital, LLC.

### **Educational Background**

Bachelor of Science, University of WI	1995
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### **Professional Designations and Licenses**

Retirement Income Certified Professional <sup>®</sup> , (RICP <sup>®</sup> )	2016
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2001
NASAA Series 63	1997
Life, Health, Variable Contracts Insurance License, WI	1997

### **Business Background**

Financial Advisor, Savant Capital, LLC	02/2020–Present
Wealth Advisor, Huber Financial Advisors, LLC	07/2013–Present
Wealth Manager, Huber Financial Group, Ltd.	08/2007-07/2013

### **Disciplinary Information**

Mr. Witt does not have any disciplinary action to report. Public information concerning Mr. Witt's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Witt has no other business activities.

### **Additional Compensation**

Mr. Witt does not receive any additional compensation for investment advisory services..

## **Maureen D. Wright, CFP®**

Maureen D. Wright (b. 1991) is a Wealth Advisor with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, Illinois State University, Normal, IL	2013
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2016
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### **Business Background**

Wealth Advisor, Savant Capital, LLC	02/2020–Present
Financial Advisor, Huber Financial Advisors, LLC	06/2019–Present
Financial Planner, Huber Financial Advisors, LLC	09-2017-06/2019
Client Service Director, Huber Financial Advisors, LLC	11/2015-09/2017
Client Service Associate, Huber Financial Advisors, LLC	05/2013-11/2015

### **Disciplinary Information**

Ms. Wright does not have any disciplinary action to report. Public information concerning Mr. Wright's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Wright does not have any other business activities.

### **Additional Compensation**

Ms. Wright does not receive any additional compensation for investment advisory services.

## Financial Planning, Retirement Plan Services, Wealth Transfer and Investment Research

### Stephen A. Bergman

Stephen A. Bergman (b. 1990) is a Portfolio Manager with Savant Capital, LLC.

#### Educational Background

B.S., Economics and Art History, Ohio State University, Columbus, OH	2013
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#### Professional Designations and Licenses

NASAA Series 65	2017
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#### Business Background

Portfolio Manager, Savant Capital, LLC	02/2020–Present
Portfolio Manager, Huber Financial Advisors, LLC	05/2018–Present
Portfolio Specialist, Vivaldi Capital Management	06/2017-05/2018
Investment Trade and Research Analyst, Hedgehold Capital Management, LLC	09/2013-06/2017

#### Disciplinary Information

Mr. Bergman does not have any disciplinary action to report. Public information concerning Mr. Bergman's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### Other Business Activities

Mr. Bergman does not have any other business activities.

#### Additional Compensation

Mr. Bergman does not receive any additional compensation for investment advisory services.

## **Maxwell C. Bodette, CFP®**

Maxwell C. Bodette (b. 1991) is a Portfolio Manager with Savant Capital, LLC.

### **Educational Background**

B.S., Personal Finance, University of Wisconsin-Madison, Madison, WI 2013

### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional 2014

### **Business Background**

Portfolio Manager, Savant Capital, LLC	02/2020–Present
Portfolio Manager, Huber Financial Advisors, LLC	01/2019–Present
Associate Advisor, Briar Hall LLC	01/2016–11/2018
Financial Planner, Singer Xenos Wealth Management	06/2013–01/2016

### **Disciplinary Information**

Mr. Bodette does not have any disciplinary action to report. Public information concerning Mr. Bodette's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Bodette does not have any other business activities.

### **Additional Compensation**

Mr. Bodette does not receive any additional compensation for investment advisory services.

## **Derek A. Carter, CFP®**

Derek A. Carter (b. 1973) is a Senior Investment Research Analyst/Portfolio Integration Manager with Savant Capital, LLC.

### **Educational Background**

M.B.A., Edgewood College, Madison, WI	2002
B.S., Political Science, University of Wisconsin, Madison, WI	1995

### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2012
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### **Business Background**

Due Diligence, Onboarding and Integration Manager, Savant Capital, LLC	03/2020-Present
Investment Research Analyst/Portfolio Integration Manager, Savant Capital, LLC	03/2015–03/2020
Investment Research Analyst, Savant Capital, LLC	03/2014–02/2015
Trader/Portfolio Coordinator Savant Capital, LLC	01/2012–03/2014
Trader/Portfolio Coordinator Savant Capital Management, Inc.	03/2008–01/2012
Trader, Savant Capital Management, Inc.	06/2003–03/2008

### **Disciplinary Information**

Mr. Carter does not have any disciplinary action to report. Public information concerning Mr. Carter's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Carter does not have any other business activities.

### **Additional Compensation**

Mr. Carter does not receive any additional compensation for investment advisory services.

## Casey A. Christianson

Casey A. Christianson (b. 1994) is an Accelerated Career Development Associate with Savant Capital Management, Inc.

### Educational Background

B.A. Business/Economics, Wheaton College, Wheaton, IL	2016
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### Professional Designations and Licenses

NASAA Series 65	2019
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### Business Background

Accelerated Career Development Associate, Savant Capital Management, Inc.	09/2018-Present
Bank Teller, Peoples Exchange Bank	10/2017-08/2018
Financial Planning/Tax Services Intern, Savant Capital Management, Inc.	05/2015-08/2015

### Disciplinary Information

Mr. Christianson does not have any disciplinary action to report. Public information concerning Mr. Christianson's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Christianson does not have any other business activities.

### Additional Compensation

Mr. Christianson does not receive any additional compensation for investment advisory services.



## Hannah M. Collman, CFP<sup>®</sup>, CTFA

Hannah M. Collman (b. 1991) is a Senior Financial Planner with Savant Capital, LLC.

### Educational Background

B.S., Accounting and Finance, Iowa State University, Ames, IA	2013
American Institute of Foreign Study	
Richmond University, London, England	2012

### Professional Designations and Licenses

Certified Trust & Financial Advisor (CTFA)	2018
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2015

### Business Background

Financial Planning Specialist, Savant Capital, LLC	03/2020-Present
Senior Financial Planner, Savant Capital, LLC	01/2017–03/2020
Financial Planner, Savant Capital, LLC	06/2014–12/2016
Senior Accountant, Cain Ellsworth	06/2013–06/2014
Accounting Intern, Beggin Tipp Lamm	06/2012–08/2012
Financial Planning Intern, Savant Capital, LLC	06/2011–08/2011

### Disciplinary Information

Ms. Collman does not have any disciplinary action to report. Public information concerning Ms. Collman's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Ms. Collman does not have any other business activities.

### Additional Compensation

Ms. Collman does not receive any additional compensation for investment advisory services.

## **Daniel B. Crowley, CFP®**

Daniel B. Crowley (b. 1995) is an Investment Research Analyst with Savant Capital, LLC.

### **Educational Background**

B.S., Finance, Illinois State University, Normal, IL	2016
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2019
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### **Business Background**

Investment Research Analyst, Savant Capital, LLC	10/2019-Present
Financial Planner, Savant Capital, LLC	10/2018–10/2019
Junior Financial Planner, D3 Financial Counselors	06/2017–09/2018
Wealth Management Intern, Country Financial	05/2016-04/2017

### **Disciplinary Information**

Mr. Crowley does not have any disciplinary action to report. Public information concerning Mr. Crowley's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Crowley does not have any other business activities.

### **Additional Compensation**

Mr. Crowley does not receive any additional compensation for investment advisory services.



## Jonathan J. Fuller

Jonathan J. Fuller (b. 1993) is an Investment Research Analyst with Savant Capital, LLC.

### **Educational Background**

B.S., Business Economics, Beloit College, College, WI	2016
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### **Professional Designations and Licenses**

NASAA Series 65	2018
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### **Business Background**

Investment Research Analyst, Savant Capital, LLC	07/2017–Present
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### **Disciplinary Information**

Mr. Fuller does not have any disciplinary action to report. Public information concerning Mr. Fuller's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Fuller does not have any other business activities.

### **Additional Compensation**

Mr. Fuller does not receive any additional compensation for investment advisory services.

## **Tawn M. Jacobs, CPA/PFS, CFP®**

Tawn M. Jacobs (b. 1962) is the Director of Financial Planning and Tax Services with Savant Capital, LLC.

### **Educational Background**

M.S.T., DePaul University, Chicago, IL	1992
B.S. Accounting, Northern Illinois University, Dekalb, IL	1989

### **Professional Designations and Licenses**

Personal Financial Specialist (PFS)	2011
CERTIFIED FINANCIAL PLANNER™ professional	2000
Certified Public Accountant (CPA)	1989

### **Business Background**

Director of Financial Planning, Savant Capital, LLC	03/2019–Present
Manager of Financial Planning, Savant Capital, LLC	01/2013–02/2019
Director of Financial Planning, Savant Capital, LLC	01/2012–01/2013
Senior Financial Planner, Savant Capital Management, Inc.	05/2004–01/2012
Tax Preparation/Review, Siepert & Company	02/2004–04/2004
Tax Review, Loescher & Associates	02/2004–04/2004
Tax Preparation/Review, Diversified Financial Management Corp.	08/2002–08/2003
Tax Preparation, RSM McGladrey, Inc.	01/2002–04/2002
Registered Rep, Birchtree Financial Services, Inc.	03/2001–05/2001
Tax Manager, RSM McGladrey, Inc.	06/1997–05/2001
CPA, Owner, Jacobs & Jacobs, CPA's	01/1994–05/1997
Tax Accounting Officer, AMCORE Financial, Inc.	05/1992–01/1994
Senior Tax Specialist, KPMG Peat Marwick	07/1989–05/1992

### **Disciplinary Information**

Ms. Jacobs does not have any disciplinary action to report. Public information concerning Ms. Jacobs' registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Jacobs does not have any other business activities.

### **Additional Compensation**

Ms. Jacobs does not receive any additional compensation for investment advisory services.

## **Jessica L. Knudsen, CFP<sup>®</sup>, CSR<sup>®</sup>, MPAS<sup>®</sup>**

Jessica L. Knudsen (b. 1979) is a Financial Planning Supervisor with Savant Capital, LLC.

### **Educational Background**

M.S., Personal Financial Planning, College for Financial Planning	2016
B.S., Economics, emphasis in Finance, Rockford College, Rockford, IL	2001

### **Professional Designations and Licenses**

Master Planner Advanced Studies <sup>SM</sup>	2016
Certified Specialist in Retirement Planning <sup>SM</sup> (CSR <sup>®</sup> )	2009
CERTIFIED FINANCIAL PLANNER <sup>TM</sup> professional	2006

### **Business Background**

Financial Planning Supervisor, Savant Capital, LLC	03/2018–Present
Senior Financial Planner, Savant Capital, LLC	01/2012–02/2018
Financial Planner, Savant Capital Management, Inc.	08/2004–12/2011
Cashier/Supervisor, Sam's Club	03/2002–12/2004
Paraplanner, American Express Financial Advisor	06/2001–04/2003

### **Disciplinary Information**

Ms. Knudsen does not have any disciplinary action to report. Public information concerning Ms. Knudsen's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Knudsen does not have any other business activities.

### **Additional Compensation**

Ms. Knudsen does not receive any additional compensation for investment advisory services.

## Mary T. Lynch, CFP®

Mary T. Lynch (b. 1966) is a Financial Planner with Savant Capital, LLC.

### Educational Background

M.B.A. General Management, University of Chicago Booth School of Business, Chicago, IL	2005
B.A., Art History, Northwestern University, Evanston, IL	1989

### Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ professional	2019
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### Business Background

Wealth Transfer Specialist, Savant Capital LLC	03/2020-Present
Financial Planner, Savant Capital, LLC	05/2016–03/2020
Financial Planning Associate, Boyden Financial, Mt. Horeb, WI	09/2011–02/2016

### Disciplinary Information

Ms. Lynch does not have any disciplinary action to report. Public information concerning Ms. Lynch's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Ms. Lynch does not have any other business activities.

### Additional Compensation

Ms. Lynch does not receive any additional compensation for investment advisory services.

## **Robert E. Morrison, CFP®**

Robert E. Morrison (b. 1971) is a Chief Strategy and Innovation Officer with Savant Capital, LLC.

### **Educational Background**

B.S., Business, Minor in Communications, DePaul University, Chicago, IL	1993
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2009
Life, Health, Variable Contracts Insurance License, IL	2003
NASAA Series 66	2000

### **Business Background**

Chief Strategy and Innovation Officer, Savant Capital, LLC	02/2020–Present
President, Huber Financial Advisors, LLC	07/2013–Present
President, Huber Financial Group, Ltd.	01/2012-07/2013
Financial Advisor, Huber Financial Group, Ltd.	01/2001-12/2011

### **Disciplinary Information**

Mr. Morrison does not have any disciplinary action to report. Public information concerning Mr. Morrison's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Morrison does not have any other business activities.

### **Additional Compensation**

Mr. Morrison does not receive any additional compensation for investment advisory services.



## **Dominick J. Parillo, CFP®**

Dominick J. Parillo (b. 1989) is a Wealth Transfer Advisor with Savant Capital, LLC.

### **Educational Background**

B.S. in Finance, Northern Illinois University, Dekalb, IL	2011
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER™ professional	2014
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### **Business Background**

Director of Wealth Transfer, Savant Capital, LLC	03/2020-Present
Wealth Transfer Advisor, Savant Capital, LLC	05/2017–03/2020
Senior Financial Planner, Savant Capital, LLC	03/2013–05/2017
Financial Paraplanner, Savant Capital, LLC	01/2011–02/2013

### **Disciplinary Information**

Mr. Parillo does not have any disciplinary action to report. Public information concerning Mr. Parillo's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Parillo does not have any other business activities.

### **Additional Compensation**

Mr. Parillo does not receive any additional compensation for investment advisory services.

## **Kelli M. Peterson, CPA, CFP<sup>®</sup>, ATA**

Kelli M. Peterson (b. 1988) is a Financial Planning & Tax Specialist with Savant Capital, LLC.

### **Educational Background**

M.P.A., U.W. Whitewater, Whitewater, WI	2011
B.S. in Business Administration, U.W. Whitewater, Whitewater, WI	2010

### **Professional Designations and Licenses**

Accredited Tax Advisor (ATA)	2020
CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2018
Certified Public Accountant (CPA)	2013

### **Business Background**

Tax and Business Services Supervisor	
Savant Capital, LLC	03/2020-Present
Financial Planning & Tax Specialist, Savant Capital, LLC	11/2017–03/2020
Financial Planner, Savant Capital, LLC	09/2015–11/2017
Tax Accountant, Kerry Group	01/2011–09/2015

### **Disciplinary Information**

Ms. Peterson does not have any disciplinary action to report. Public information concerning Ms. Peterson's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Peterson does not have any other business activities.

### **Additional Compensation**

Ms. Peterson does not receive any additional compensation for investment advisory services.

## **Kathryn M. Risch, QPA, QKA, QPFC, CRC®**

Kathryn M. Risch (b. 1964) is a Senior Financial Planner with Savant Capital, LLC.

### **Educational Background**

B.A., Marketing, University of Wisconsin, Milwaukee, WI	1986
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### **Professional Designations and Licenses**

Certified Retirement Counselor (CRC®)	2011
Qualified Plan Financial Consultant (QPFC)	2009
NASAA Series 65	2008
Qualified 401(k) Administrator (QKA)	2000
Qualified Pension Administrator (QPA)	1992

### **Business Background**

Wealth Transfer Specialist, Savant Capital, LLC	03/2020-Present
Senior Financial Planner, Savant Capital, LLC	12/2017–03/2020
Qualified Retirement Plan Coordinator, Savant Capital, LLC	10/2013–12/2017
Investment Services, Petersen Hastings Investment Management, Inc.	11/2006–10/2013
Office Manager, Cicotte Law Firm	09/2004–11/2006
Qualified Retirement Plan Administration Procedures Architect, Daybridge, Inc.	11/2000–12/2009
VP Qualified Retirement Plan Administration, Petersen Hastings Investment Management, Inc.	10/1992–11/2000
Registered Representative, The Codrick Financial Group, Inc.	01/1995–02/1999
Pension Consultant, Benefits Northwest, Inc.	10/1992–01/1995
Registered Representative, First Cascade Securities, Inc.	10/1992–12/1994

### **Disciplinary Information**

Ms. Risch does not have any disciplinary action to report. Public information concerning Ms. Risch's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Ms. Risch does not have any other business activities.

### **Additional Compensation**

Ms. Risch does not receive any additional compensation for investment advisory services.



## **Eamon M. Verdone, CFP<sup>®</sup>, CFA<sup>®</sup>, CAIA<sup>®</sup>**

Eamon M. Verdone (b. 1991) is an Investment Research Analyst with Savant Capital, LLC.

### **Educational Background**

B.S. in Finance, Northern Illinois University, Dekalb, IL	2013
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### **Professional Designations and Licenses**

CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional	2019
Chartered Alternative Investment Analyst <sup>®</sup> (CAIA <sup>®</sup> )	2018
Chartered Financial Analyst <sup>®</sup> (CFA <sup>®</sup> )	2018

### **Business Background**

Senior Investment Research Analyst, Savant Capital, LLC	11/2018–Present
Investment Research Analyst, Savant Capital, LLC	01/2014–11/2018

### **Disciplinary Information**

Mr. Verdone does not have any disciplinary action to report. Public information concerning Mr. Verdone's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Other Business Activities**

Mr. Verdone does not have any other business activities.

### **Additional Compensation**

Mr. Verdone does not receive any additional compensation for investment advisory services.

## Andrew J. Welp, JD, CPA

Andrew Welp (b. 1982) is a Wealth Transfer Advisor with Savant Capital, LLC.

### Educational Background

JD, College of Law, Northern Illinois University, DeKalb, IL	2010
B.S., Accounting, Bradley University, Peoria, IL	2006

### Professional Designations and Licenses

Certified Public Accountant (CPA)	2013
NASAA Series 66	2011
NASAA Series 7	2011

### Business Background

Director of Savant Private Trust, Savant Capital, LLC	03/2020-Present
Wealth Transfer Advisor, Savant Capital, LLC	10/2017–03/2020
CFO, Bates Financial Group, Inc.	01/2011–10/2017
Compliance, Bates Securities, Inc.	01/2011–10/2017
Deputy Operations, Kilbride for Supreme Court	10/2010–11/2010
Research Assistant, Daniel Schneider	06/2010–09/2010
Clerk, Charles Brown, ESQ	01/2010–05/2010
Research Assistant, Northern Illinois University	05/2008–05/2010
Auditor, Liberty Mutual Insurance	06/2006–05/2007

### Disciplinary Information

Mr. Welp does not have any disciplinary action to report. Public information concerning Mr. Welp's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Other Business Activities

Mr. Welp does not have any other business activities.

### Additional Compensation

Mr. Welp does not receive any additional compensation for investment advisory services.

## Supervision

Supervision of Savant's Investment Advisory Representatives is performed by:

- Brian Conroy, Manager of Advisory & Business Development - Greater Chicago,
- Chris Walters, Midwest Advisory & Development Manager
- Philip Corcoran, Managing Director - Savant East,
- Donald Duncan, Managing Director - Chicago & Downers Grove,

all of whom report to Douglas Moffitt, Chief Advisory & Development Officer who reports to Brent Brodeski, Chief Executive Officer. All of Savant Capital, LLC overall compliance supervision is performed by Kevin Hrdlicka, CFP<sup>®</sup>, CFA<sup>®</sup>, in his capacity as Chief Compliance Officer of Savant Capital, LLC, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Mr. Conroy, Mr. Walters, Mr. Corcoran, Mr. Duncan, Mr. Moffitt, and Mr. Hrdlicka can be reached at 815-227-0300.

## Appendix A: Professional Designations and Certifications - Qualifications and Related Criteria

### Accredited Investment Fiduciary® (AIF®)

Administered by fi360, the Accredited Investment Fiduciary® (AIF®) professional designation is the industry's first and only designation that demonstrates knowledge and competency in the area of fiduciary responsibility, and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination.

AIF designees have a reputation in the industry as being the best positioned to implement a prudent process into their own investment practices, as well as being able to assist others in implementing proper policies and procedures. For this reason, the AIF was named one of the "Ten Most Wanted" designations in the investment industry in *Financial Planning* magazine.

**Curriculum** The AIF program is offered in three distinct training formats: candidates may complete a Web-based Program; a Capstone Program (blended learning experience that combines the Web-based Program with a 1-day classroom session); or a Custom Program. The various training formats cater to the needs of the busy professional, yet deliver the same curriculum. Each format concludes with an examination in order to apply for and earn the AIF designation.

**Examination Requirements** Candidates for the AIF designation will be required to take a 90-minute, closed-book accreditation exam that must be passed with a 75% or better. The examination is administered at the conclusion of training for Capstone participants, and as an online examination for Web-based participants. Please note that a proctor is required for online examinations. At the end of the program, students need to submit a designee application with the first annual payment of the designation fee, and agree to abide by the designation's Code of Ethics in order to earn the AIF designation.

**Additional Requirements** Once accredited, AIF designees have the following annual obligations:

- Sign and agree to abide by a Code of Ethics
- Complete appropriate continuing education requirements
- Submit a renewal application along with the annual dues

**Continuing Education Requirements** AIF designees are required to complete six hours of continuing education annually. The continuing education offerings are conveniently provided online via downloadable audio recordings and podcasts. This service is provided as part of the annual dues and requires no additional charge. Two hours may be fulfilled from outside sources.



## Accredited Investment Fiduciary Analyst™ (AIFA®)

Administered by fi360, the Accredited Investment Fiduciary Analyst™ (AIFA®) professional designation is the first and only designation that focuses on the process of conducting fiduciary assessments. The AIFA designation not only signifies the same thorough knowledge of the prudent process for investment fiduciaries that the AIF designation represents, but also the ability to perform assessments of that process. AIFA designees' primary function is to perform, or assist in, assessments of an investment steward's, advisor's, or manager's conformance to a Global Fiduciary Standard of Excellence using fi360's ISO-like procedure of assessment. AIFA designees possess the ability and knowledge to advise clients of deficiencies in investment processes. It is also the required mark to perform a CEFEX Fiduciary Certification, the independent recognition of a fiduciary's conformity to all fiduciary practices and criteria.

**Prerequisites** To become an AIFA, one must have graduated from fi360's AIF training. In addition, there are specific prerequisite work experiences.

**Curriculum** The AIFA program is offered as a 3-day classroom-based program conducted at several universities and training facilities across the world. The classroom program uses a traditional style of instruction, incorporating and encouraging class participation throughout the program. Team and individual exercises are part of the program structure as well as team presentations of exercise findings and conclusions. All class participation, including group and individual exercises, carry weight in the grading process.

The course focuses on the process of conducting fiduciary assessments. It addresses new audit requirements under the Pension Protection Act of 2006 and enables those who attain the AIFA designation to conduct assessments leading to certifications of adhering to Global Fiduciary Standards of Excellence. Instructors teach participants the four steps that comprise the standard, the practices, and the criteria necessary to fulfill each step, and the assessment techniques to verify conformity to the standard.

The course culminates with an accreditation exam for those wishing to obtain the AIFA designation. The evaluation of your success in the program is based on three main factors: AIFA quiz, the final exam, and participation.

**Additional Requirements** Once accredited, AIFA designees have the following obligations:

- Sign and agree to abide by a Code of Ethics.
- Complete appropriate continuing education requirements.
- Maintain current contact information in fi360's designee database.
- Remit annual dues.
- **Continuing Education Requirements** AIFA designees are required to complete 10 hours of continuing education annually. The continuing education offerings are conveniently provided online via downloadable audio recordings and podcasts. This

service is provided as part of the annual dues and requires no additional charge. Two hours may be fulfilled from outside sources.

## **Accredited Portfolio Management Advisor<sup>SM</sup> (APMA<sup>®</sup>)**

Issued by the College for Financial Planning, the Accredited Portfolio Management Advisor<sup>SM</sup> program is a graduate-level introduction to portfolio construction and management. Individuals who hold the APMA<sup>®</sup> designation have gained hands-on experience involving investment policy statement analysis, portfolio building, and critical asset allocation decision making.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

**Examination Requirements** Candidates must attempt the final proctored designation examination within 6 months of enrollment and have one year to complete the program.

### **Additional Requirements**

- Annually reaffirm adherence to the Standards of Professional Conduct
- Comply with self-disclosure requirements
- Submit a renewal application along with the annual dues

**Continuing Education Requirements** Complete 16 hours every two years to maintain designation.

## **Accredited Tax Advisor (ATA)**

The Accredited Tax Advisor (ATA) is a leading national credential for practitioners who handle sophisticated tax planning issues, including planning for owners of closely held businesses, planning for the highly compensated, choosing qualified retirement plans and performing estate tax planning. Their expertise covers tax returns for individuals, business entities, fiduciaries, trusts and estates, as well as tax planning, tax consulting and ethics.

In order to become an ATA, candidates must pass the ATA examination which is offered twice a year, and meet a three year experience requirement. The Accreditation Council for Accountancy and Taxation<sup>®</sup> (ACAT) seeks to ensure that all accredited individuals possess the theoretical and practical knowledge necessary to be successful practitioners. ATA candidates must have three years of experience tax preparation, compliance, tax planning and consulting, of which 40% must be in tax planning and consulting. A tax season (January through April) is considered one year.

**Examination Requirements** Professionals receive accreditation through examination and maintain their accreditation through commitment to a significant program of continuing professional education and adherence to the Council's Code of Ethics and Rules of Professional Conduct.

### **Additional Requirements**

- Payment of annual renewal fees
- Compliance with ACAT's mandatory Continuing Professional Education (CPE) requirements
- Adherence to ACAT's Code of Ethics and Rules of Professional Conduct

**Continuing Education Requirements** Must earn 90 hours Continuing Professional Education credits every three years to maintain designation.

## **Accredited Wealth Management Advisor<sup>SM</sup> (AWMA<sup>®</sup>)**

Individuals who hold the AWMA<sup>®</sup> designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

**Examination Requirements** Candidates must successfully pass the final proctored designation examination within 1 year of enrollment.

### **Additional Requirements**

- Annually reaffirm adherence to the Standards of Professional Conduct
- Comply with self-disclosure requirements
- Submit a renewal application along with the annual dues

**Continuing Education Requirements** Complete 16 hours every two years to maintain designation.

## **Behavioral Financial Advisor<sup>™</sup> (BFA<sup>™</sup>)**

The Behavioral Financial Advisor<sup>™</sup> (BFA<sup>™</sup>) is a professional certification developed by Kaplan to provide training to deepen client relationships through professional and personal financial planning consultation. The program is designed to help advisors mentor and coach individuals regarding their financial decisions. To attain the right to use the BFA<sup>™</sup>, an individual must satisfactorily fulfill the following requirements:

**Education** Candidates must complete two comprehensive courses and pass a certifying examination.

**Examination** Candidates must pass a Certification Examination that tests the concepts presented in the program.

**Continuing Education** Individuals who become certified must complete a minimum of 20 hours of continuing education credit hours every two years in order to maintain the right to continue to use the BFA™ designation:

## **Chartered Alternative Investment Analyst® (CAIA®)**

The Chartered Alternative Investment Analyst® (CAIA®) designation is conferred by the CAIA Association. The CAIA® is the globally recognized credential for professionals managing, analyzing, distributing, or regulating alternative investments. An investment analyst seeking to become a CAIA Charterholder must:

- meet eligibility requirements
- agrees to abide by the CAIA Member Agreement and Code of Ethics
- study books, journal articles, and other readings designated by the Association
- successfully pass two examinations administered by the CAIA Association
- Establish and maintain membership in CAIA Association

The CAIA® designation is awarded to candidates who have successfully passed the Level I and Level II examinations, each 4 hours long, and met the other requirements specified by the CAIA Association.

**Continuing Education** Complete self-evaluation tool every three years.

## **Certified Divorce Financial Analyst® (CDFA®)**

The Certified Divorce Financial Analyst® (CDFA®) is a professional certification granted in the by the Institute for Divorce Financial Analysts™ (IDFA™). To attain the right to use the CDFA®, an individual must satisfactorily fulfill the following requirements:

**Education** Candidates must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA.

**Examination** Candidates must pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, candidates must demonstrate the practical application of this knowledge in the divorce process.

**Experience** Candidates must have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

**Ethics** Candidates agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers and other professionals. The IDFA may perform a background check during this process, and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFA® designation:

**Continuing Education** Minimum of 15 hours of continuing education every two years, that are specifically related to the field of divorce.

**Ethics** Must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFA® by another professional or member of the general public, the CDFA® must be examined and cleared by IDFA's Ethics Committee to maintain their designation.

## **Certified Estate Planner™ (CEP®)**

*The CEP® (CERTIFIED ESTATE PLANNER™) is a trademark registered with the United States Patent and Trademark Office, and solely owned by the National Institute of Certified Estate Planners, Inc. This certification mark is awarded to individuals who successfully complete the NICEP certification requirements and who also comply with annual maintenance requirements.*

The Certified Estate Planner™ (CEP®) certification program is offered by the National Institute of Certified Estate Planners (NICEP) for financial professionals specializing or wishing to specialize in estate planning.

**Prerequisites** Candidates must hold a valid current license in either the financial, legal, or tax profession, or receive permission for enrollment based on some other relevant professional interest.

**Curriculum** The curriculum consists of eight modules specific to estate planning, which are completed live or online, in combination with reading and understanding significant self-study materials. Candidates spend an average of 5 to 6 months of combined study and preparation between the live online sessions and self-study materials.

**Examination Requirements** Candidates are required to pass a comprehensive, 100 multiple choice question, proctored examination.

**Maintenance Requirements** CEP certificants must adhere to the NICEP professional code of ethics, which requires model business behavior, compliance with State and Federal licensing authorities, compliance with represented professional companies and organizations, proper notification procedures, and submission to the findings and rulings of the NICEP with regard to the continued use of any NICEP-conferred certification. They are also required to complete a minimum of eight hours of continuing education in the area of estate planning every two years.

## **Certified Financial Planner™**

*Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.*

The CFP® certification process, administered by CFP Board, identifies that those individuals who have been authorized to use the CFP® certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism, and diligence when dealing with clients.

CERTIFIED FINANCIAL PLANNER™ certificants must pass the comprehensive CFP® Certification Examination; pass CFP Board's Candidate Fitness Standards; agree to abide by CFP Board's Code of Ethics and Professional Responsibility, which puts clients' interests first; and comply with the Financial Planning Practice Standards, which spell out what clients should be able to reasonably expect from the financial planning engagement. These are just some of the reasons why the CFP® certification is becoming increasingly recognized.

To become certified, candidates are required to meet the following initial certification 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 Investment Management Analyst (CIMA)**

The Certified Investment Management Analyst (CIMA) certification program is the only credential designed specifically for financial professionals who want to attain a level of competency as an advanced investment consultant. The CIMA professional integrates a complex body of investment knowledge to provide objective investment advice and guidance to individuals and institutions. That knowledge is applied systematically and ethically to assist clients in making prudent investment decisions.

This CIMA designation focuses on asset allocation, ethics, due diligence, risk measurement, investment policy and performance measurement.

**Prerequisites** Only individuals who are investment consultants with at least three years of professional experience are eligible to try to obtain this certification, which signifies a high level of consulting expertise. The Investment Management Consultants Association offers the CIMA courses.

**Requirements** The CIMA certification program requires that candidates meet all eligibility requirements, including experience, education, examination and ethics. There are five steps that must be completed to earn the certification:

1. Submit the CIMA certification program application and fee and undergo a background check.
2. Pass the online qualification examination.
3. Schedule into and complete the education program with a registered education provider over a five-day period.
4. Submit the certification examination application and fee and pass the classroom certification examination.
5. Sign the licensing agreement, submit the initial certification fee, and agree to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks.

**Continuing Education Requirements** Individuals who hold CIMA designations are required to prove their expertise through continual recertification, which requires CIMA designees to complete at least 40 hours of continuing education every two years.

## **Certified Medical Planner (CMP®)**

A Certified Medical Planner® undertakes a year long study of topics specifically related to financial planning for medical professionals. A CMP® has an expertise in catering to the needs of doctors in order to meet their specific financial goals.



Contemporaneous new concepts like: Health Insurance Portability and Accountability Act (HIPAA); Occupational and Safety Health Administration (OSHA); human resource management and employee outsourcing; medical information technology; fixed rate capitation and traditional reimbursement; Medicare, Medigap, Medicaid and private healthcare economics; Activity Based Medical Cost Management (ABMCM); medical practice valuations and appraisals; office sales and contracting; medical unions; medical compliance matters, physician HMO, IPA, MCO and PPO contracting; marketing, advertising, sales and cost volume profit analysis are covered.

## **Certified Retirement Counselor (CRC®)**

The Certified Retirement Counselor® (CRC®) designation, offered through The International Foundation for Retirement Education (InFRE), recognizes retirement planning professionals who demonstrate a mastery of subject matter, a commitment to the retirement planning profession, and adherence to a code of ethics and continuing education requirements.

**Prerequisites** Candidates for CRC certification must meet the following eligibility requirements:

- Bachelor's degree (or higher) or its equivalent in any discipline from an accredited college or university and a minimum of two years relevant retirement-related professional experience (within the last five years); or
- High school diploma or its equivalent and five years relevant retirement-related professional experience (within the past seven years); and
- A complete background check.

**Examination** The CRC certification examination was designed to ensure that all CRC certificants possess the necessary knowledge and skills to competently fulfill their responsibilities as retirement counseling professionals. The four-hour exam consists of 200 multiple-choice questions covering the domains of retirement counseling practice and knowledge.

**Additional Requirements** Upon passing the examination, candidates must initial the Certificate Holder's Statement indicating adherence to the CRC Code of Ethics.

**Continuing Education Requirements** To maintain use of the certification, certificants must annually complete 15 hours of approved continuing education and pay an annual renewal fee.

## **Certified Specialist in Retirement Planning® (CSRP)**

The Certified Specialist in Retirement Planning® (CSRP) designation is conferred by the National Institute for Excellence in Professional Education, LLC.

**Prerequisites** All candidates must satisfy a points requirement comprising education, previous licenses and designations, and experience.

**Curriculum** Candidates must complete a curriculum of five core and two elective courses and pass a related exam for each.

### ***Required Courses***

- Surgent McCoy's Guide to Wall Street Investments & Their New Tax Implications



- New Critical Decisions in Selecting the Best Retirement Plan for Small Businesses in 2012
- Everything You Need to Know About Retirement Plan Distributions
- Determining How Much Money You Need to Retire and Tax Ideas and Money Management in Retirement
- What Every CPA Should Know About Life Insurance Products and Planning

#### ***Elective Courses***

- What Every Professional Should Know About Elder Care Planning
- Advanced Tips and Tricks of Investment Tax Management to Enhance Client Wealth Accumulation and Retirement Security
- Surgent McCoy's Guide to Designing and Administering the New Roth 401(k), Traditional 401(k), SIMPLE, and Cafeteria Plans
- Complete Strategies for Maximizing Contributions, Rollovers, Distributions, and Estate Planning of IRAs, SIMPLEs, SEPs, and Roths
- Social Security, Medicare, and Prescription Drug Retirement Benefits: What Every Baby Boomer Needs to Know Now

**Additional Requirements** All candidates are required to sign the National Institute ethics statement.

**Continuing Education Requirements** Designation holders are required to obtain 16 hours of continuing education every two years to maintain their designation in good standing.

## **Certified Specialist in Estate Planning® (CSEP)**

The Certified Specialist in Estate Planning® (CSEP) designation is conferred by the National Institute for Excellence in Professional Education, LLC.

**Prerequisites** All candidates must satisfy a points requirement comprising education, previous licenses and designations, and experience.

**Curriculum** Candidates must complete a curriculum of six core and two elective courses and pass a related exam for each.

#### ***Required Courses***

- A Complete Guide to the Administration of Trusts and Estates
- Mastering the Fundamentals of Estate Planning
- Federal Estate and Gift Tax Returns
- Fiduciary Income Tax Return
- The Complete Trust Workshop
- Post Mortem Estate Planning

#### ***Elective Courses***

- Advanced Estate Planning and Valuation Issues for the Closely Held Business Owner
- Advanced Concepts in Estate Planning
- Advanced Form 1041
- Advanced Tips and Tricks of Investment Tax Management to Enhance Client Wealth Accumulation and Retirement Security
- Surgent McCoy's Guide to Designing and Administering the New Roth 401(k), Traditional 401(k), SIMPLE, and Cafeteria Plans
- Complete Strategies for Maximizing Contributions, Rollovers, Distributions, and Estate Planning of IRAs, SIMPLEs, SEPs, and Roths
- Social Security, Medicare, and Prescription Drug Retirement Benefits: What Every Baby Boomer Needs to Know Now

**Additional Requirements** All candidates are required to sign the National Institute ethics statement.

**Continuing Education Requirements** Designation holders are required to obtain 16 hours of continuing education every two years to maintain their designation in good standing.

## Certified Trust and Financial Advisor (CTFA)

The Certified Trust and Financial Advisor (CTFA) designation signifies that an individual working in this field has attained comprehensive training in the following professional knowledge areas: Fiduciary & Trust Activities, Financial Planning, Tax Law & Planning, Investment Management, and Ethics.

The certification is designed to:

- Establish a recognized standard of knowledge and competence for the trust and wealth advisory field
- Formally recognize those who meet these standards
- Provide employers and clients with a tool to identify skilled, knowledgeable professionals
- Support the benefits of professional continuing education and development

**Curriculum** Candidates must pass an examination that covers the knowledge areas below:

- Fiduciary & Trust Activities (25% of the exam)
- Financial Planning (25% of the exam)
- Tax Law & Planning (25% of the exam)
- Investment Management (20% of the exam)
- Ethics (5% of the exam)

**Additional Requirements** Candidates must meet the experience, education, ethics and examination requirements determined to be competency measures for wealth management professionals.

- Professional Experience & Education – Candidates must meet one of the following requirements:
  - A minimum of three years experience in wealth management as well as completion of an ICB-approved wealth management training program.
  - Five years experience in wealth management and a bachelor's degree.
  - Ten years experience in wealth management.
- Professional Reference – Candidates must submit one letter of recommendation from their manager attesting to their qualifications for certification, including their wealth management experience and ethical character. Wealth management experience is defined as direct experience in the various facets of delivering financial planning and fiduciary services relating to trusts, estates, IRAs and individual asset management

accounts. This experience further includes providing administrative, investment management, tax, legal and marketing services.

- Ethics Statement – Candidates must sign ICB's Professional Code of Ethics statement, which is the last page of the application.
- Application – Candidates must complete and submit an application, affirming that they comply with the eligibility requirements at the time of submission, and pay the application fee.

**Continuing Education Requirements** Every three years, certificants must complete three continuing education credits in Ethics, and 45 credits of continuing education in each of the following four knowledge areas (a minimum of six hours is required in each):

- Fiduciary and Trust Activities
- Personal Financial Planning
- Tax Law
- Investments Management

## Certified Public Accountant (CPA)

One of the world's leading licensing examinations, the Uniform CPA Examination serves to protect the public interest by helping to ensure that only qualified individuals become licensed as Certified Public Accountants (CPAs). The exam is one of the "Three E's" – education, examination, and experience – that are required for licensure as a CPA. Consequently, passing the examination is not, in itself, sufficient to meet requirements for licensure.

**Licensing** The licensing authority and requirements for CPAs falls under the jurisdiction of the Board of Accountancy for the state, district, or country in which a CPA practices. In adherence to the AICPA mission, the Institute seeks the highest possible level of uniform certification and licensing standards while promoting and protecting the CPA designation. The national organization representing the state boards is the National Association of State Boards of Accountancy (NASBA).

**Requirements** The requirements, which are set by each state board of accountancy, include:

- Completing a program of study in accounting at a college or university.
- Passing the Uniform CPA Exam.
- Obtaining a specific amount of professional work experience in public accounting (the required amount and type of experience varies according to licensing jurisdiction).

**Ethics** Upon joining the AICPA, a member agrees to abide by its Code of Professional Conduct and Bylaws adopted by a vote of the membership. The bylaws provide a structure for enforcement of the Code by the Institute's Professional Ethics Division. When allegations come to the attention of the Ethics Division regarding a violation of the Code, the division investigates the matter, under due process procedures, and depending upon the facts found in the investigation, may take a confidential disciplinary action, settle the matter with suspension or

revocation of membership rights, or refer the matter to a panel of the Trial Board Division for a hearing. The bylaws mandate publishing the member's name if he or she is found guilty by a hearing panel, suspended, or expelled by settlement.

The bylaws of 51 state and/or territorial CPA societies provide for their participation in a Joint Ethics Enforcement Program so that, depending upon membership status, actions taken by one or more of these societies or the AICPA are in the names of both the society and AICPA. State regulatory agencies (Boards of Accountancy) issue practice licenses to CPAs and only those agencies may act to affect those licenses. The AICPA does not license CPAs. Those state regulatory agencies may take disciplinary action affecting practice licenses under statutes, regulations, and rulings of the state. Also, the Securities and Exchange Commission (SEC) and other Federal government agencies may, under Federal law or regulation, discipline CPAs who practice before these agencies.

## **Chartered Financial Analyst® (CFA®)**

The Chartered Financial Analyst® (CFA®) designation is conferred by the CFA Institute. A financial analyst seeking membership to the CFA Institute must:

- meet eligibility requirements
- fully comply with the CFA Code of Ethics and Standards of Professional Conduct
- study books, journal articles, and other readings designated by the Institute
- successfully pass three examinations, each approximately six hours in length and administered by the CFA Institute

The candidate for the CFA designation must have at least a single current and principal engagement:

- in financial analysis of securities investment for a bank, investment company, insurance company, or other financial services or investment management firms
- as an assistant, associate, or full professor or dean of a college or university, who teaches and/or researches
- as an economist involved in financial analysis of securities investment
- as a portfolio manager
- as a financial analyst of securities investment within a public agency
- as a financial analyst of securities investment for a corporate pension, profit sharing or other retirement fund
- as a manager of financial analysts or portfolio managers involved with securities investment and who, before assumption of management obligations, was a financial analyst or portfolio manager

The CFA is awarded to candidates who have passed the examinations and met the other requirements specified by the CFA Institute.

## Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

The ChFC® program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

**Curriculum** Candidates must pass an examination for the following six required courses and two elective courses to earn the ChFC designation:

### ***Required Courses***

- HS 300: Financial Planning: Process and Environment
- HS 311: Fundamentals of Insurance Planning
- HS 321: Income Taxation
- HS 326: Planning for Retirement Needs
- HS 328: Investments
- HS 330: Fundamentals of Estate Planning
- HS 332: Financial Planning Applications
- Elective Courses (choose 2)
- HS 322: The Financial System in the Economy
- HS 334: Estate Planning Applications
- HS 352: Financial Decisions for Retirement

As a general rule, candidates should plan to spend 50-70 hours studying for each course. The program can be completed as quickly as a candidate desires, but most students complete their designation requirements within 15-24 months.

**Examination Requirements** Each exam is a two-hour, 100 question, computer-administered exam.

**Additional Requirements** Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

**Continuing Education Requirements** Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If you do not fall into one of these categories, you are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

## Chartered Life Underwriter® (CLU®)

The Chartered Life Underwriter® (CLU®) credential is specifically designed to enhance the knowledge of people employed in the life insurance industry. Most, but not all, individuals who seek or have earned this designation are also licensed insurance agents or brokers. The CLU is conferred only upon successful completion of a ten-part course of study that covers fundamentals of economics, finance, taxation, investments, and other areas of risk management as they apply to life insurance. The course of study can be completed through home study or by attendance of courses offered by either a branch of the American Society of Chartered Life Underwriters or an affiliated college or university.

Enrollment in the CLU program requires that an individual have at least three years of professional experience in the insurance industry, preferably in life insurance. There are no degree requirements, although a high school diploma is strongly suggested. Three recommendations from clients and/or professional colleagues are also requested. The course of study consists of ten college-level courses, each lasting approximately 15 weeks. A three-hour examination taken at the conclusion of each course must be passed to successfully complete the program.

**Continuing Education Requirements** To maintain use of the certification, certificants must complete 30 hours of approved continuing education every two years.

## Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®)

The Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®) program is offered through the College for Financial Planning® and focuses on the pre- and post-retirement needs of individuals, asset management, estate planning, and the entire retirement planning process using models and techniques from real client situations.

**Curriculum** The CRPC curriculum is based on a client-centered, problem-solving method that uses case studies to give students a hands-on approach to the material. Also included are thousands of open-ended, multiple choice, and case analysis questions that help candidates prepare for the national exam and equip them with the knowledge that will benefit their clients. Topics covered include the following:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions

- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning
- Retirement Cash Flow Considerations

**Examination** Candidates must pass an end-of-course, multiple-choice examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

**Additional Requirements** Candidates must sign and return the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also provide disclosure of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters, either self-disclosed or that are discovered by the College that are required to be disclosed.

**Maintenance Requirements** Continued use of the CRPC designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC designation by:

- Completing 16 hours of continuing education.
- Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.
- Paying a biennial renewal fee.

## Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS<sup>®</sup>)

The Chartered Retirement Planning Specialist<sup>SM</sup> (CRPS<sup>®</sup>) program is offered through the College for Financial Planning<sup>®</sup> and focuses on the design, installation, maintenance, and administration of retirement plans.

**Curriculum** The curriculum for the CRPS designation encompasses specific content covering both theory and practical application. The curriculum is developed by the college's faculty with input from the country's top investment and financial firms, giving students the benefit of applying their learning to real-world situations and cases. Topics covered include the following:

- Types & Characteristics of Retirement Plans
- Individual Retirement Accounts (IRAs)
- SEP, SIMPLE & SARSEP Plans
- Defined Contribution Plans
- 401(k) Plans
- Defined Benefit Plans
- Nonprofit Organization & Government Plans

- Qualified Plan & IRA Distributions
- Plan Design, Installation, Administration & Amendments
- Plan Establishment, Operation, Investment Objectives, Penalties & Termination
- Fiduciary Issues, Prohibited Transactions, Claims & Examinations

**Examination** Candidates must pass an end-of-course, multiple-choice examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

**Additional Requirements** Candidates must sign and return the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also provide disclosure of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters, either self-disclosed or that are discovered by the College that are required to be disclosed.

**Maintenance Requirements** Continued use of the CRPS designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS designation by:

- Completing 16 hours of continuing education.
- Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.
- Paying a biennial renewal fee.

## Enrolled Agent (EA)

An Enrolled Agent has earned the right to represent taxpayers before the Internal Revenue Service worldwide.

Enrolled Agents, like attorneys and certified public accountants (CPAs), may represent all taxpayers, from individuals with simple tax returns to Fortune 100 tax returns. Enrolled Agents face no restrictions on the types of tax matters they can handle and the IRS offices before which they can practice.

Enrolled Agents are licensed by the Department of Treasury and can represent taxpayers throughout the United States and overseas—wherever the IRS has an outpost. Most state and local governments recognize the Enrolled Agent designation and grant representation powers to Enrolled Agents. Enrolled Agents may practice in any state without re-certifying, making this the most portable of all the tax licenses governed by IRS Circular 230.

**Required Curriculum** Candidates who wish to become an Enrolled Agent must meet the following qualifying criteria:

- Apply for enrollment using IRS Form 2587.



- Pass a background check to ensure that they have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or Enrolled Agent from practice before the IRS.
- Follow one of these two tracks:
  - Online Examination: Candidates must achieve passing scores on each of a three-part online Special Enrollment Examination (SEE).
  - IRS Experience: Candidates can become an enrolled agent by virtue of past service and technical experience working for the Internal Revenue Service in certain jobs or positions. Generally, there is a five-year experience requirement in positions that require certain levels of technical experience.

**Maintenance Requirements** Enrolled Agents are subject to ongoing renewal requirements to maintain their status. Every three years individuals must continue to complete the following:

- Complete 72 hours of continuing education from IRS approved continuing education providers that must be Federal tax related
- Renew enrollment status

## Life Underwriter Training Council Fellow (LUTCF)

The LUTCF designation combines essential product knowledge with the skills financial professionals must have to advise individuals and businesses effectively on their insurance and planning needs. A key to the program is ethical selling practices, and *Ethics for the Financial Services Professional* is required for every designee.

**Educational Requirements** LUTCF candidates must complete six courses, one required and five electives. The required course is *Ethics for the Financial Services Professional*. Advisors choose electives based on their individual practices and needs. Topics available include product education on long-term care, life insurance, annuities, disability income insurance, and business insurance. Skills-based training includes how to best meet client needs and the basics of estate planning, retirement planning, and investment planning.

**Prerequisites/Experience** Candidates must be a member of NAIFA to be awarded the designation following completion of all of the educational requirements.

**Ethics** Must adhere to The American College's Code of Ethics, which includes the following professional pledge: "I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself." Because the designation is issued jointly with NAIFA, designees must also adhere to NAIFA's Code of Ethics, which includes the following responsibilities:

- To hold my profession in high esteem and strive to enhance its prestige.
- To fulfill the needs of my clients to the best of my ability.

- To maintain my clients' confidences.
- To render exemplary service to my clients and their beneficiaries.
- To adhere to professional standards of conduct in helping my clients to protect insurable obligations and attain their financial security objectives.
- To present accurately and honestly all facts essential to my clients' decisions.
- To perfect my skills and increase my knowledge through continuing education.
- To conduct my business in such a way that my example might help raise the professional standards of those in my profession.
- To keep informed with respect to applicable laws and regulations and to observe them in the practice of my profession.
- To cooperate with others whose services are constructively related to meeting the needs of my clients.

**Examinations** Proctored, closed book exams follow each course.

**Continuing Education** New LUTCF designees in 2010 or later must complete three hours of approved ethics training every two years.

**Enforcement** Designation may be removed for unethical conduct through the certification committee of The American College's Board of Trustees.

**Accreditation** The American College has the highest level of educational accreditation—regional accreditation—through the Middle States Commission on Higher Education.

## **Master Planner Advanced Studies<sup>SM</sup> (MPAS<sup>®</sup>)**

The MPAS<sup>®</sup> designation is offered to individuals who have completed a Master of Science degree with a major in personal financial planning or financial analysis. The individual must demonstrate critical thinking skills and complex problem-solving techniques while completing assignments, projects, research and various papers to meet graduation requirements. The issuing organization is the College for Financial Planning<sup>®</sup>.

**Prerequisites** To be eligible to pursue the MPAS<sup>®</sup> designation, a candidate must have earned a Bachelor's or Graduate degree from a regionally-accredited college or university.

**Curriculum** The curriculum for the MPAS<sup>®</sup> designation encompasses specific content covering both theory and practical application. The curriculum includes courses consisting of 36-43 credit hours with various applicable areas of study involving a combination of assignments, projects, research and papers. Topics covered include the following:

- Financial Planning Process & Insurance
- Investment Planning
- Income Tax Planning

- Retirement Planning & Employee Benefits
- Estate Planning
- Preretirement Financial Planning Topics
- Portfolio Management for Personal Financial Planners
- Case Study in Personal Financial Planning

Candidates are required to complete their combination of assignments, projects, research and papers with a minimum cumulative 3.0 GPA.

**Maintenance Requirements** Continued use of the MPAS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS designation by:

- Completing 40 hours of continuing education credits.
- Reaffirming to abide by the Standards of Professional Conduct and Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.
- Paying a biennial renewal fee.

## Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. The PFS credential is administered through the AICPA.

**Prerequisites** To be eligible to pursue the PFS designation, a candidate must:

- hold an unrevoked CPA license
- fulfill 3,000 hours of personal financial planning business experience
- be an active member of the AICPA

**Requirements and Examination** To attain the PFS credential, a candidate must:

- complete 80 hours of personal financial planning CPE credits
- pass a comprehensive financial planning exam

**Maintenance Requirements** To maintain their PFS credential, the recipient must:

- pay an annual fee
- meet CPA/PFS recertification requirements every three years
- be in good standing with their AICPA membership
- hold a valid and unrevoked CPA permit, certificate or license issued by a legally constituted state authority
- adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*

- complete 60 hours of financial planning CPE credits related to the PFP body of knowledge every three years
- submit a signed Statement of Intent to comply with all recertification requirements (CPA/PFS Credential holders will be instructed to report their recertification requirements at the appropriate time)

## Professional Plan Consultant (PPC™)

The PPC designation signifies an ability to employ best practices that help plan sponsors run successful and compliant practices and is awarded to those that complete a curriculum based on ERISA regulations and industry best practices as it pertains to the management of a qualified plan. The issuing organization is Financial Service Standards, LLC ("FSS").

**Prerequisites** To be eligible to pursue the PPC designation, a candidate must have three (3) years of direct financial plan industry sales, service, and/or support experience.

**Requirements and Examination** To attain the PPC™ credential, a candidate must:

- complete a 16 hour 401k Service Training program based on ERISA guidance and industry best-practices
- attend either the instructor-led, multiple-day training session or complete the ONLINE training program to gain a comprehensive understanding of the issues faced by plan sponsors, how to identify shortfalls in an employer-sponsored plan, and how to successfully address plan management issues
- sit for a 50-question, multiple choice examination held at the end of the training program, and obtain a passing score of 80% or better
- sign the Financial Service Standards Code of Ethics to verify that the individual pledges to maintain a high standard of conduct, competence, knowledge, professionalism, integrity, objectivity, and responsibility in the practice of his or her profession

**Maintenance Requirements** After completing the requirements above, successful candidates must submit a designation application and pay the annual designation dues.

- On an ongoing basis, over a 12-month cycle, each PPC™ designee must complete a minimum number of continuing education hours (6) in a format allowed by FSS.

## Qualified 401(k) Administrator (QKA)

The Qualified 401(k) Administrator (QKA) credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines. They typically assist employers and consultants with the recordkeeping, non-discrimination testing and the administrative aspects of 401(k) and related defined contribution plans.

**Prerequisites** A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QKA examination series to be a candidate for this credential.

**Requirements and Examination** Earning ASPPA's QKA credential requires successful completion of the following exams:

- Retirement Plan Fundamentals Part 1 (RPF-1)
- Retirement Plan Fundamentals Part 2 (RPF-2)
- Defined Contribution Administrative Issues – Basic Concepts (DC-1)
- Defined Contribution Administrative Issues – Compliance Issues (DC-2)

Applying for ASPPA credentialed membership requires submission of the appropriate form and two letters of recommendation from two references that verify a minimum of two years experience in retirement plan-related matters.

**Maintenance Requirements** All credentialed members must acquire 40 hours of Continuing Education (CE) credits (2 of these must be Ethics) in a two-year cycle as well as renew ASPPA Membership annually to retain credentials.

## Qualified Pension Administrator (QPA)

The Qualified Pension Administrator (QPA) credential was created by ASPPA to recognize professionals who are qualified to perform the technical and administrative functions of qualified plan administration. QPAs assist employers, actuaries, and consultants in performing functions such as determination of eligibility benefits, computation of benefits, plan recordkeeping, trust accounting and disclosure, and compliance requirements.

**Prerequisites** A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QPA examination series to be a candidate for this credential.

**Requirements and Examination** Earning ASPPA's QPA credential requires successful completion of the following examinations:

- Retirement Plan Fundamentals Part 1 (RPF-1)
- Retirement Plan Fundamentals Part 2 (RPF-2)
- Defined Contribution Administrative Issues – Basic Concepts (DC-1)
- Defined Contribution Administrative Issues – Compliance Issues (DC-2)
- Defined Contribution Administrative Issues – Advanced Topics (DC-3)
- Administrative Issues of Defined Benefit Plans (DB)

Applying for ASPPA credentialed membership requires submission of the appropriate form and two letters of recommendation from two references that verify a minimum of two years experience in retirement plan-related matters.

**Maintenance Requirements** All credentialed members must acquire 40 hours of Continuing

Education (CE) credits (2 of these must be Ethics) in a two-year cycle as well as renew ASPPA Membership annually to retain credentials.

## **Qualified Plan Financial Consultant (QPFC)**

QPFC is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The QPFC program provides an understanding of general retirement planning concepts, terminology, distinctive features of qualified plans and the role of retirement plan professionals. QPFC is not an entry-level credential. A candidate will be expected to demonstrate a general proficiency of plan administration, compliance, investment, fiduciary, and ethics issues.

**Prerequisites** A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QPA examination series to be a candidate for this credential.

**Requirements and Examination** Earning ASPPA's QPFC credential requires successful completion of the following examinations:

- Plan Financial Consulting – Part 1 (PFC-1)
- Plan Financial Consulting – Part 2 (PFC-2)

**Additional Requirements** In addition to passing the required examination series, a candidate must meet one of the following requirements:

- Series 6, 7 or 65 license issued by the FINRA (formerly NASD) and two letters of reference demonstrating at least two years of retirement plan related experience; or
- State-life or annuity insurance license and two letters of reference demonstrating at least two years of retirement plan related experience; or
- Investment Advisor Representative or Registered Investment Advisor credential and two letters of reference demonstrating at least two years of retirement plan related experience; or
- Two letters of reference demonstrating at least three years of retirement plan related experience.

Applying for ASPPA credentialed membership requires submission of the appropriate form and two letters of recommendation reference that verifies the necessary work experience requirement as noted above for the QPFC credential.

**Maintenance Requirements** All credentialed members must acquire 40 hours of Continuing Education (CE) credits (2 of these must be Ethics) in a two-year cycle as well as renew ASPPA Membership annually to retain credentials.

## Retirement Plans Associate (RPA®)

The Retirement Plans Associate (RPA) designation is earned by individuals in the group benefits arena who complete the extensive four-course curriculum and successfully pass the examination.

The RPA designation helps professionals:

- Develop strategic skill sets by attaining broad but deep expertise in Defined Contribution plans, Defined Benefit plans, and investments
- Provide greater value to your organization by broadening your exposure to a wide range of issues impacting all aspects of retirement plans
- Attain increased knowledge, a sense of achievement, a competitive edge, and industry recognition

The International Foundation, the largest educational organization in the employee benefits field, is responsible for the overall administration of the program. The Wharton School, one of the preeminent business schools in the U.S., oversees academic content and standards.

**Curriculum** Designees must complete the three required courses plus one elective course:

### ***Required Courses***

- Course 3: Retirement Plans: Basic Features & Defined Contribution Approaches
- Course 4: Retirement Plans: Defined Benefit Approaches & Plan Administration
- Course 7: Asset Management

### ***Electives (Any one of the following courses)***

- Course 8: Human Resources and Compensation Management
- PFP 1: Personal Financial Planning 1: Concepts and Principles

**Examination Requirements** Each course examination is two hours in length and consists of 100 multiple choice questions.

## Retirement Income Certified Professional (RICP®)

The Retirement Income Certified Professional (RICP) designation is offered and recognized by the American College. Candidates must have three (3) years of industry experience and pass three self-paced courses covering the full retirement planning process.

The RICP designation helps professionals:

- Have more confidence in their ability to serve senior clients, have a broader perspective of the field, and immediately use what they learn in their professional roles
- Enables them to make better, more informed decision-making regarding retirement financial planning
- Place a key focus on understanding, choosing, and executing a strategy for generating sustainable income from available resources – whether from using systemic withdrawals

from a portfolio, building an income floor with bonds or annuities, or using a bucket strategy

**Curriculum** Designees are provided with best practices in the following areas:

- Social Security claiming
- Evaluating and addressing risks faced in retirement
- Choosing distributions from employer sponsored plans
- Medicare and other health insurance choices
- Planning for long-term care needs
- Choosing appropriate housing
- Income tax and legacy planning

***Required Courses***

- HS 353 Retirement Income Process, Strategies and Solutions
- HS 354 Sources of Retirement Income
- HS 355 Managing the Retirement Income

**Examination Requirements** Each designee must successfully complete all three courses, meet experience requirements, and agree to comply with The American College Code of Ethics and Procedures.

**Maintenance Requirements** Participation in the Professional Recertification Program is required. All credentialed members must complete 15 hours of continuing education every three years.