

Part 2A of Form ADV: Firm Brochure

Item 1 Cover Page and Plan English Brochure

Integer Wealth Advisors Group LLC
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This brochure provides information about the qualifications and business practices of Integer Wealth Advisors Group, LLC a registered investment advisor. If you have any questions about the contents of this brochure, please contact us via phone at (770)-974,2787, or by email at spaglioni@integerwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC), or by any state securities authority. Registration of an investment advisor does not imply a certain level of skill or training. Additional information about Integer Wealth Advisors Group, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our Firm's CRD number is 136621.

Integer Wealth Advisors Group, LLC is pleased to provide you with our ADV Part 2 Brochure. This is an Advisory Practices Disclosure Statement, which contains important information about our business practices as well as a description of potential conflicts of interest relating to our advisory business which could affect your account with us. This Disclosure Statement applies to the investment activities of Integer Wealth Advisors Group LLC.

Item 2 Material Changes

The SEC requires all registered investment advisors to disclose each year a summary of specific and significant changes that have occurred.

Pursuant to these requirements, the firm offers information about its qualifications and business practices to clients on at least an annual basis.

The SEC has revamped Part I of the Form ADV to include more in-depth disclosures. The Firm's newly filed ADV Part I as well as Part 2A may be viewed at www.adviserinfo.sec.gov. There have been no material changes to the firm since our last filing.

Pursuant to federal regulations, Integer Wealth Advisors Group, LLC will ensure that clients receive a summary of any material changes to this Brochure within 120 days of the close of Integer Wealth Advisors Group, LLC fiscal year, along with a copy of this Brochure or an offer to provide the Brochure.

Whenever you would like to receive a complete copy of our Firm Brochure Part 2A and Part 2B (detailed information regarding the Firm's Partners and Employees), please contact us at 770-974-2787 or visit our website. Integer Wealth Advisor Group LLC's brochure is also available anytime at the SEC's website at www.adviserinfo.sec.gov.

Regulation Best Interest (or Reg B-I) is also included in our documentation. Reg B-I requires additional disclosures and potential conflicts-of-interest that may be present in our business.

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Item 4 Advisory Business Firm Description

The applicant, Integer Wealth Advisors Group, LLC, provides discretionary and non-discretionary advisory services to individuals, foundations, endowments and 401(k) retirement plans on a fee-only wealth management basis. The firm does not sell annuities, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted with respect to investment advice provided. Investment advice is provided and is an integral part of wealth management and any financial plans. In addition, Integer Wealth Advisors Group, LLC advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Please note that through our affiliated entity, Integer Financial Services, LLC., the placement of term life insurance is provided. In those instances where a client engages IFS, LLC for the purchase of life insurance, we disclose that a commission is generated to Integer Financial Services, LLC. Because of prevailing laws, a commission cannot be used as an off-set or rebated back to a client with respect to investment advisory services. That is considered an “inducement to purchase” and is strictly forbidden.

The applicant charges fees for investment planning and investment advice to individual clients on a percentage-of-assets charge as well as to foundations, endowments and 401(k) retirement plans. (Investment planning includes tax planning, insurance planning, retirement planning and estate planning. Investment planning services may include consultations and/or written plans, which analyze a client’s financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies.) Investment plans may be provided by staff members under supervision of the principals of the firm.

Beginning in 2020 we introduced a Financial Planning practice that is a fee-only practice.

Integer Wealth Advisors Group, LLC does not act as a custodian of client assets. The client always maintains asset control at a third-party custodian, broker/dealer such as Fidelity or Schwab. Integer places trades for clients under a discretionary Investment Advisory Agreement and in consultation with the client. Periodic

reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Where Integer Wealth Advisors Group, LLC acts in the capacity of a Trustee and Investment Advisor, we are deemed to have custody by the SEC. As such, we are required to submit to an annual audit of those accounts where we serve in the dual capacity as Trustee and Investment Advisor. A Form ADV-E is also on file with the SEC which highlights an independent auditor review of our management of these accounts.

Clients are provided with a written statement on brokerage commissions, fees, and possible conflicts of interest regarding mutual fund trades and ETF trades that are placed by Integer Wealth Advisors Group, LLC (see Item 12 below). It is understood that no-load mutual fund trades will be directed to Charles Schwab and Company, Inc. and that Integer Wealth Advisors Group, LLC does not receive any compensation directly from Charles Schwab and Company, Inc; however, if clients are invested in mutual funds (of any sort), the clients are essentially paying two advisory fees: The advisory fee for Integer Wealth Advisors Group, LLC and the fee of the advisor to the mutual fund (whose fees are further described in the funds' prospectus).

As of October 7th, 2019, Charles Schwab and Company ceased commissions for stocks and Exchanged Traded Funds. Clients may still have some Exchange Processing fees charged depending upon the size of the trade and product, these are charged by Charles Schwab and Company and not by Integer Wealth.

Other professionals (e.g., Trust attorneys, business lawyers, accountants, tax and insurance specialists, charitable giving etc.) are engaged directly by the client on an as-needed basis. We may make multiple referrals and helps orchestrate this team of professionals as appropriate. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

Integer Wealth Advisors Group, LLC deducts its fees for investment advisory services from the client's investment account(s) when authorized to do so by the client. Pursuant to this arrangement, the client provides written authorization permitting the deduction of these fees to the trustee or custodian. The custodian/trustee agrees to send the client a statement, at least quarterly, indicating all amounts which were disbursed from the account, including the amount of advisory fees paid directly to Integer Wealth Advisors Group, LLC.

Item 5 Fees and Compensation

The applicant manages client accounts- on a discretionary basis and non-discretionary basis- for a percentage of the assets under its management. The annual negotiable fee ranges from a negotiable rate to over 2%, depending on the size and complexity of a client's account. The client fee is paid quarterly, at the start of each quarter. IN ALL CASES, if a client terminates our agreement, any prepaid fees will be refunded on a pro-rated basis. NOTE: Clients may be able to obtain similar services elsewhere for less cost and may terminate at any time. No investment advisory fee is ever paid more than six months in advance.

Item 6 *Performance-Based Fees and Side-By-Side Management*

Integer Wealth Advisors Group, LLC does not charge a performance-based fee nor manages on a side-by-side basis. Side-by-side management refers to the practice of having the same person simultaneously managing mutual funds and hedge funds.

Item 7 Types of *Clients*

Integer Wealth Advisors Group, LLC offers investment advisory services to individuals, foundations, endowments and 401(k) retirement plans.

Integer Wealth Advisors Group, LLC employs the prudent-man approach to the management of client assets. Each client has input into the investment management decisions based upon their unique risk-and-return position, tax situation and prevailing economic factors. We design portfolio allocations that are in-line with a client's return and risk expectations but include common elements of investment securities such as mutual funds and exchange traded index funds.

Portfolios are designed around an "active/passive" strategy that focuses on risk minimization through diversification. Mutual funds and Exchange Trade Funds are analyzed by the principals of the firm and those funds that pass our screening criteria are available for use in portfolio construction.

Risks in the portfolio are monitored using quarterly performance reports which are produced by a third-party provider. Periodic rebalancing of the portfolio is conducted based upon our input with our clients.

Risk of loss must be clarified into categories such as risk of loss of principal, loss of opportunity or loss of income. **Investing involves risk.** We are responsible for helping to identify the various risks associated with investing, communicating those risks to our clients, and formulating portfolio strategies we believe meet the unique risk-and reward guidelines for each client. Past performance is no guarantee of future returns and we make no expressed or implied guarantees of such.

Item 9 Disciplinary Information

Neither principal of the firm, nor any associate has ever had a disciplinary action taken against them, either while at their former employers, or at Integer Wealth Advisors Group, LLC.

Item 10 Other Financial Industry Activities and Affiliations

Members of the firm are encouraged to be active in various industry associations such as IMCA, AICPA, CFP, or other organizations. These activities help increase knowledge of “best practices” across the industries we represent. In addition, members serve on the Boards of Non-Profit organizations as requested.

Integer Wealth Advisors Group, LLC does not participate nor have any pecuniary interests in client transactions. We are fiduciaries to our client's interests.

The principals of the firm are required to report their personal trading transactions on a quarterly basis to the firm's compliance officer, Saverio N. Paglioni.

Employees of the firm that belong to industry groups such as the AICPA, IMCA or the CFP® also adhere to those group's Codes of Ethics.

The firm's Code of Ethics is presented below.

Integer Wealth Advisors Group, LLC is a fiduciary to its advisory clients. As such, we shall utilize the utmost and exclusive loyalty and good faith in all dealings with clients, and shall place the interests of the client ahead of the interests of the firm and its advisory representatives.

1. Supervised persons of the firm will exercise fiduciary obligations to each client and place the needs of the client before the needs of our firm.
2. All supervised persons will comply with applicable federal securities laws.
3. All "access persons" will be required to make available to the Compliance Officer information regarding their personal securities transactions and holdings periodically as provided in Appendix A to this Code of Ethics. "Access *person means*:
 - i. Any supervised person:
 - A. Who has access to nonpublic information regarding any clients' purchase or sale of securities, or nonpublic information regarding the portfolio holdings of any reportable fund, or
 - B. Who is involved in making securities recommendations to clients, or who has access to such recommendations that are non-public.
 - ii. When the primary business of a firm is to provide investment advice, all directors, officers and partners of the firm are presumed to be access persons.

4. Access persons must obtain the approval of the Compliance Officer before directly or indirectly acquiring beneficial ownership in any security in an initial public offering or in a limited offering.
5. All supervised persons will report any violations of this Code of Ethics to the Compliance Officer.
5. Each supervised person will, annually, receive a copy of this Code of Ethics and any amendments and provide the Compliance Officer with a written acknowledgment of their receipt of the Code of Ethics and any amendments.
7. We shall render advice, which is disinterested and free of conflicts-of interest.
8. We shall not engage in any transaction, practice, or course of business, which defrauds, deceives or manipulates a client or prospective clients.
9. We shall provide advice that is suitable for the client.
10. We shall fully disclose all material facts and potential conflicts-of interest.
11. We shall exercise care to avoid making misleading statements to our clients and potential clients.
12. All of Integer Wealth Advisors Group LLC's policies and procedures, including policies and procedures concerning personal investment activities of the firm and its advisory representatives, shall be designed and continually monitored to ensure that they are fostering an atmosphere conducive to ethical business practices.
13. Violation of this Code of Ethics can result in disciplinary action by regulatory agencies, including possible revocation of its status as a Registered Investment Advisor.
14. This Code of Ethics is pertinent to the activities of the firm and its advisory representatives.

All access personnel who have holdings are subject to their accounts being reviewed by the Compliance Officer quarterly. The Compliance Officer will obtain and review the brokerage statements for all licensed representatives of the firm. All employees who are not licensed will be asked to submit their transactions for the quarter:

1. *Holdings reports.*

- i. *Content of holdings reports.* Each holdings report will contain, at a minimum:
 - A. The title and type of security, and as applicable the exchange ticker symbol or CUSIP number, number of shares, and principal amount of each reportable security in which the access person has any direct or indirect beneficial ownership;
 - B. The name of any broker, dealer or bank with which the access person maintains an account in which any securities are held for the access person's direct or indirect benefit; and
 - C. The date the access person submits the report.
- ii. *Timing of holdings reports.* Access persons must make available a holdings report:
 - A. No later than 10 days after the person becomes an access person, and the information must be current as of a date no more than 45 days prior to the date the person becomes an access person.
 - B. At least once each 12-month period thereafter on a date you select, and the information must be current as of a date no more than 45 days prior to the date the report was submitted.

2. *Transaction reports.*

- i. *Content of transaction reports.* Each transaction report must contain, at a minimum, the following information about each transaction involving a reportable security in which the access person had, or as a result of the transaction acquired, any direct or indirect beneficial ownership:
 - A. The date of the transaction, the title, and as applicable the exchange ticker symbol or CUSIP number, interest rate and maturity date, number of shares, and principal amount of each reportable security involved;
 - B. The nature of the transaction (i.e., purchase, sale or any other type of acquisition or disposition);
 - C. The price of the security at which the transaction was effected;

D. The name of the broker, dealer or bank with or through which the transaction was effected; and

E. The date the access person submits the report.

- ii. *Timing of transaction reports.* Each access person must make available a transaction report no later than 30 days after the end of each calendar quarter, which report must cover, at a minimum, all transactions during the quarter.

3. *Exceptions from reporting requirements.*

- i. Any report with respect to securities held in accounts over which the access person had no direct or indirect influence or control;
- ii. A transaction report with respect to transactions effected pursuant to an automatic investment plan;
- iii. A transaction report if the report would duplicate information contained in broker trade confirmations or account statements that you hold in your records so long as you receive the confirmations or statements no later than 30 days after the end of the applicable calendar quarter.

Many clients, when undertaking an advisory relationship, already have a pre-established relationship with a broker and they will instruct Integer Wealth Advisors Group, LLC to execute all transactions through that broker. In the event that a client directs Integer Wealth Advisors Group, LLC to use a particular broker or dealer, it should be understood that under those circumstances Integer Wealth Advisors Group, LLC would not generally attempt to negotiate commissions.

Obtaining volume discounts and best execution may not be possible. In addition, under these circumstances, a disparity in commission charges may exist with respect to the commission charged to other clients. If Integer Wealth Advisors Group, LLC believes that the use of one broker designated by the client will interfere with Integer Wealth Advisors Group, LLC ability to manage accounts, Integer Wealth Advisors Group, LLC may decline to enter into an advisory agreement with that client.

Depending on client circumstances, Integer Wealth Advisors Group, LLC may recommend any of several brokers provided Integer Wealth Advisors Group, LLC can meet its fiduciary obligation of best execution. The factors considered by Integer Wealth Advisors Group, LLC when making this recommendation are the broker's ability to provide professional services, Integer's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors.

Integer Wealth Advisors Group, LLC participates in Charles Schwab & Co. institutional program. While there is no direct link between the investment advice provided by Integer Wealth Advisors Group, LLC and participation in these programs, economic benefits are received. These benefits include: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk serving participant advisers exclusively; ability to have investment advisory fees deducted directly from client accounts; access to electronic order systems and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors.

The cost of brokerage commissions generated depends upon a number of factors including the size of assets in custody with a broker, whether electronic trading is utilized or not, the security being purchased (stock, ETF or mutual fund), the fund

family (Vanguard, Fidelity, etc...), and the arrangements mutual fund companies have with a brokerage firm.

Accounts are reviewed on a regular basis to ensure that investments are made in conformity with client's stated objectives. Clients are provided with quarterly performance reports, produced by a third-party group in order to maintain the highest integrity possible. As such, our firm cannot manipulate the performance data of these reports. All performance reports are provided on a "net-of-fees" basis which includes the fees of mutual funds and ETF's used in a portfolio, as well as our management fee.

Trades for client accounts are reviewed for accuracy and appropriateness, and are made with client's knowledge and approval. Generally, and unless the client dictates more or less frequent meetings, we will meet with each client on an annual basis to review goals, objectives, holdings and portfolio performance to ascertain the continued appropriateness of the client's investment strategy. Meetings can be in person or by phone or other communication devices (such as Skype, FaceTime, Zoom, etc.).

Our firm is capable of entering into a fee-sharing arrangement with other professional firms with respect to potential client referrals (i.e. clients of lawyers or accountants that may wish to engage our services). In the event the referring professional firm wishes to engage in a fee-sharing arrangement is negotiated with a professional services firm, the client(s) that are subject to the fee-sharing arrangement must sign an acknowledgement that discloses all fees and the fee sharing arrangement between the firms, and that the fee arrangement is approved by them.

We have not, at this time, entered any such arrangements.

We accept no other compensation from any vendors such as custodians or mutual fund managers or Exchange Traded Funds for our investment advisory work, and **we use no outside solicitors** to whom a fee is paid for new clients or client referrals.

The custody of client assets is with a qualified custodian such as Charles Schwab and Company, which is our preferred custodian. Clients are free to select the custodian of their choice. Integer Wealth Advisors Group, LLC does not maintain physical control of client assets.

As a Trustee of several client Trust accounts, we are deemed by the Securities and Exchange Commission to have “custody” of those accounts, however, the physical possession of the assets is still with the qualified custodian. Per the SEC rules on custody that apply to us, we are required to retain a qualified Certified Public Accountant to conduct a surprise exam on an annual basis. The purpose of the exam is to confirm the safe keeping of those assets for which we serve as Trustee. A copy of the Accountant’s report for Integer Wealth Investment Advisors Group, LLC is available at www.adviserinfo.sec.gov.

We have, since the inception of the rule in 2010, obtained a qualified surprise exam by a duly certified member of the PCAOB. Our ADV-E is available for inspection for all prior years.

Item 16 Investment Discretion

We are granted investment discretion only in writing by the client. For those clients granting Integer Wealth Advisors Group, LLC discretion over their accounts, all trades are done in consultation with the client. The client is notified of the impending trade, the rationale for the trade is outlined and implemented.

Clients receive electronic confirmation of the trades (or confirmations via mail) as well as receiving a monthly brokerage statement with all transactional data from the qualified custodian for their accounts.

Item 17 Voting *Client* Securities

Except where we are Trustee for a client account, all clients vote their proxies for the securities owned in their accounts. Where we are Trustees, we will vote proxies that reflect the best interests of the client.

Item 18 Financial Information

There are no financial conditions that exist that would impair the firm's ability to meet its contractual commitments. We do not require any client to prepay more than six months of their investment advisory fees in advance.

Item 19 Requirements for State-Registered Advisers

Integer Wealth Advisors Group, LLC is a federally registered investment advisory firm that maintains an office in Pennsylvania and Georgia. As such, we are required to register with each state for advisory personnel located in those offices. The firm follows all Federal and State registration requirements.

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

Integer Wealth Advisors Group LLC
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770.974.2787

This brochure supplement provides information about Saverio N. Paglioni, Thomas A. Foglia and William Artzerounian that supplements the brochure of Integer Wealth Advisors Group, LLC. You should have received a copy of that brochure. Please contact Saverio N Paglioni if you did not receive that brochure, or if you have any questions about the contents of this supplement.

Additional information about the advisors of our firm is available on the SEC's website at www.adviserinfo.sec.gov or www.brokercheck.finra.org.

Item 2 Educational Background and Business Experience

EDUCATION AND BUSINESS STANDARDS

Integer Wealth Advisors Group, LLC requires any associated person involved in determining or giving investment advice to have significant applicable experience. A college degree in a related field is preferred, but not required, unless the person has limited applicable experience. Additionally, associated persons will be required to hold any licenses that may be required by regulatory agencies.

Saverio “Sam” Nicholas Paglioni, CIMA®, MBA: Born in 1958; BS in Business Administration from The Ohio State University and an MBA from Kennesaw State University, CIMA® designation in good standing; prior to Integer Wealth Advisors Group, Sam was an investment advisor representative/ senior manager with Deloitte & Touche Investment Advisors, LLC (DTIA), another RIA firm (1998-2005). Prior to his employment with DTIA, Sam was employed for 5 years by Alex. Brown & Sons (1993-1998).

Thomas A. Foglia, CPA, PFS: Born in 1964; BS in Business Administration from Drexel University and a Master of Taxation from Villanova University. Prior to Integer Wealth Advisors Group, Tom was with the accounting firm of Deloitte & Touche where he served as a Director in the tax practice for the firm.

William Artzerounian, CPA, PFS, CFP®: Born in 1991; BS in International Business from Arcadia University and a Master of Accountancy from Temple University. Prior to Integer Wealth Advisors Group, Bill started his career in the audit practice of Deloitte & Touche before serving as an advisor at multiple RIA firms.

See Appendix A for More Information.

Item 3 Disciplinary Information

There has been no disciplinary action taken against the firm or individuals of the firm. Further, there has never been disciplinary action taken against the principals of the firm while in the industry at other firms.

Item 4 Other Business Activities

TAF Associates LLC is a professional services firm affiliated with Integer Wealth Advisors Group LLC that provides individual tax advice to clients of the firm, as well as non-clients of the firm. TAF Associates LLC is managed by Mr. Thomas Foglia, CPA. There is no requirement for clients of Integer Wealth Advisors Group LLC to use the services of TAF Associates LLC.

Integer Financial Services LLC is a professional services firm affiliated with Integer Wealth Advisors Group LLC that provides life insurance placement for clients or other individuals. There is no requirement for clients of Integer Wealth Advisors Group LLC or TAF Associates LLC clients to use Integer Financial Services LLC for insurance purchases. Commissions are paid to Integer Financial Services LLC or their insurance agent and not to Integer Wealth Advisors Group, LLC.

Item 5 Additional Compensation

Integer Wealth Advisors Group, LLC is a fee-only investment advisory firm and receives no other compensation from any vendor with which they do investment business; or any vendor such as a mutual fund firm or custodian to whom they recommend clients of the firm.

Item 6 Supervision

Firm personnel are supervised by the Partners of the firm. The applicant manages client accounts on both a non-discretionary and discretionary basis. It limits its discretionary authority by working with each client so they are informed, and agree to, the transactions to be done in their account. In addition, discretionary transactions are limited to general securities, mutual funds, options and government securities. Integer Wealth Advisors Group, LLC will outline the details of the proposed trade and ask that the client to review the purchase or sale of the security. Integer Wealth Advisors Group, LLC works through Charles Schwab and Company, Inc's Institutional (SI) platform which has a variable commission schedule depending on a client's assets, amount of assets to be traded, and if the trade is executed electronically or with the help of a Schwab broker. Some mutual funds charge higher commission rates as negotiated directly with Schwab.

Clients wishing to implement the applicant's advice are free to select any broker they wish, and are so informed. Those wishing for the applicant to recommend a broker will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client.

NOTE: Clients may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions. However, at this time the industry standards have been changed such that commissions for ETF's and stocks have been eliminated. Some Exchange fees are still applied to certain security trades by Charles Schwab and Company.

Item 7 Requirements for State-Registered Advisers

Integer Wealth Advisors Group, LLC is a federally registered investment advisory firm with offices in Pennsylvania and Georgia. As such, the registered representatives located in each office are registered in their respective states as well as those states that may require us to do so because of client presence.

Appendix A

Education and Business Standards - General Disclosure Statement Integer Wealth Advisors Group, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: MBA, CFP®, CIMA®, CFA®, ChFC, JD, CTFA, CPA, AIF®, Series 65 and/or Series 66.

Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management. Education, Certifications, Credentials, Other Designations, and Memberships - Detailed Disclosures Education, Certifications, and Credentials: A Certified Financial Planner (CFP®): The Certified Financial Planner (CFP®) designation is a voluntary certification that is recognized for its high standard of professional education, stringent code of conduct and standards of practice, and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the four E's: (1) Education, by completing college or university-level coursework through a program registered with CFP Board; earning an accredited college or university bachelor's degree or higher; and completing a financial plan development "capstone" course, (2) Examination, by passing the CFP® Certification Examination, administered in two 3-hour sessions on one day, (3) Experience, by completing a minimum of three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year), and (4) Ethics, by agreeing 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:

(1) Complete thirty hours of continuing education hours every two years, including two hours related to the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and (2) 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® and CERTIFIED FINANCIAL PLANNER™ are certification marks owned by the Certified Financial Planner Board of Standards, LLC. These marks are

awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements. To learn more about CFP® certification, visit www.cfp.net
