

FORM ADV PART 2B BROCHURE SUPPLEMENT - Julie R. Hammerman

Item 1 – Cover Page

Julie R. Hammerman
LENS INVESTMENTS LLC
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Lafayette, CA 94549
925-482-7500

www.lensinvestments.com

Date of Supplement: August 7, 2023

This brochure supplement provides information about Julie R. Hammerman that supplements the LENS INVESTMENTS LLC (“Lens Investments”) disclosure brochure. You should have received a copy of that brochure. Please contact Julie R. Hammerman at 925-482-7500 or at julie@lensinvestments.com if you did not receive Lens Investments’ brochure or if you have any questions about the contents of this supplement.

Additional information about Julie R. Hammerman is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Julie R. Hammerman

Born 1975, CRD # 4128387

Post Secondary Educational Background:

Tufts University, Bachelor of Arts: 1997

Harvard University – Business School, Masters in Business Administration: 2003

Business Background (past five years):

Lens Investments, CEO, 10/2013 to Present;

JLens Investor Network, Executive Director, 12/2012 to 12/31/22

Silver Bridge Family Office Partners, Sr. Client Advisor, Impact Investing Specialist, 11/2011 to 02/2013

Professional Designations:

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, 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); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® 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.

CFP Acknowledgment: Julie R. Hammerman acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Julie R. Hammerman's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

Julie R. Hammerman has never been involved in a criminal or civil action, administrative proceeding, self-regulatory organization (SRO) proceeding, or any other hearing or formal adjudication.

Item 4 – Other Business Activities

Julie R. Hammerman has no other investment activities other than described in this brochure.

Item 5 – Additional Compensation

Julie R. Hammerman will receive no other compensation for her investment advisory activities other than described in this brochure.

Item 6 – Supervision

Julie R. Hammerman is the Chief Compliance Officer of Lens Investments. She is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm. Julie R. Hammerman will adhere to the firm's code of ethics and follow applicable federal and state laws. Julie R. Hammerman can be contacted at (925)482-7500.

Item 7 – Requirements for State-Registered Advisers

Julie R. Hammerman has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. She has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, she has not been the subject of a bankruptcy petition.