



## **Yeske Buie Inc.**

### **Form ADV Part 2 – Disclosure Brochure**

**Effective: November 27, 2023**

This Form ADV2A ("Disclosure Brochure") provides information about the qualifications and business practices of Yeske Buie Inc. ("Yeske Buie" or the "Advisor"). If you have any questions about the contents of this Disclosure Brochure, please contact us at +1 800-772-1887.

Yeske Buie is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). Yeske Buie maintains offices in the States of Virginia and California. The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an Investment Advisor does not imply any specific level of skill or training. This Disclosure Brochure provides you with information to assist you in determining to retain the Advisor.

Additional information about Yeske Buie and its Advisory Persons is available on the SEC's website at <http://www.adviserinfo.sec.gov> by searching with our firm name or our firm CRD# **143234**.

#### **Yeske Buie Inc.**

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## Item 2 - Material Changes

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Form ADV 2 is divided into two parts, *Part 2A* and *Part 2B*. *Part 2A* (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. *Part 2B* (the “Brochure Supplement”) provides information about Advisory Persons of Yeske Buie. For convenience, the Advisor has combined these documents into a single disclosure document.

Yeske Buie believes that communication and transparency are the foundation of our relationship and continually strives to provide our Clients with complete and accurate information at all times. Yeske Buie encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

### Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients.

- Effective November 8th, 2023 the Advisor has appointed Yusuf Abugideiri as Chief Investment Officer
- Effective November 8th, 2023 the Advisor has appointed Lauren Stansell as Chief Planning Officer
- Effective November 8th, 2023 the Advisor has appointed Lauren Mireles as Chief Operating Officer

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a summary of Material Changes shall be provided to each Client annually or if a material change is made.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Advisor Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with our firm name or our CRD# 143234. You may also request a copy of this Disclosure Brochure at any time, by contacting us at +1 800-772-1887.

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### **Item 3 – Table of Contents**

|  |           |
|--|-----------|
| <b>ITEM 2 - MATERIAL CHANGES</b>   | <b>2</b>  |
| <b>ITEM 4 – ADVISORY SERVICES</b>  | <b>4</b>  |
| <b>ITEM 5 – FEES AND COMPENSATION</b>  | <b>7</b>  |
| <b>ITEM 6 – PERFORMANCE-BASED FEES</b>   | <b>9</b>  |
| <b>ITEM 7 – TYPES OF CLIENTS</b>   | <b>9</b>  |
| <b>ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS</b>                | <b>9</b>  |
| <b>ITEM 9 – DISCIPLINARY INFORMATION</b>   | <b>11</b> |
| <b>ITEM 10 – OTHER FINANCIAL ACTIVITIES AND AFFILIATIONS</b>                               | <b>11</b> |
| <b>ITEM 11 – CODE OF ETHICS, PARTICIPATION IN CLIENT TRANSACTIONS AND PERSONAL TRADING</b> | <b>11</b> |
| <b>ITEM 12 – BROKERAGE PRACTICES</b>   | <b>12</b> |
| <b>ITEM 13 – REVIEW OF ACCOUNTS</b>  | <b>13</b> |
| <b>ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION</b>                                   | <b>14</b> |
| <b>ITEM 15 – CUSTODY</b>   | <b>15</b> |
| <b>ITEM 16 – INVESTMENT DISCRETION</b>   | <b>16</b> |
| <b>ITEM 17 – VOTING CLIENT SECURITIES</b>  | <b>16</b> |
| <b>ITEM 18 – FINANCIAL INFORMATION</b>   | <b>16</b> |
| <b>CFP® - CERTIFIED FINANCIAL PLANNER DESIGNATION DISCLOSURE</b>                           | <b>17</b> |
| <b>ADV PART 2B (ELISSA BUIE, CFP®)</b>   | <b>19</b> |
| <b>ADV PART 2B (DR. DAVE YESKE, CFP®)</b>  | <b>22</b> |
| <b>ADV PART 2B (YUSUF A. ABUGIDEIRI, CFP®)</b>   | <b>25</b> |
| <b>ADV PART 2B (LAUREN STANSELL, CFP®)</b>   | <b>28</b> |
| <b>ADV PART 2B (RYAN KELLY, CFP®)</b>  | <b>31</b> |
| <b>ADV PART 2B (SYDNEY WOODWARD, CFP®)</b>   | <b>34</b> |

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## Item 4 – Advisory Services

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### A. Firm Information

Yeske Buie Inc. (“Yeske Buie” or “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Yeske Buie is a corporation formed under the laws of the State of California in 2007 that conducts business nationally with offices in Virginia and California. Yeske Buie is owned and operated by Dr. Dave Yeske and Elissa Buie. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Yeske Buie.

### B. Advisory Services Offered

Yeske Buie offers services to individuals, high net worth individuals, personal trusts and estates, pension and profit-sharing plans, foundations and endowments, charitable organizations, and corporations (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Our fiduciary commitment is further described in our Code of Ethics. For more information regarding our Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Wealth Management Advisory Services

Yeske Buie is a wealth management firm, offering integrated financial planning and asset management services. Yeske Buie has developed a Client Service model that includes discovery, implementation and monitoring components. Upon entering into an advisory agreement, Yeske Buie will begin a process of Client discovery. Yeske Buie seeks to learn about a Client’s goals and objectives, values and beliefs, risk tolerance and capacity and as much other financial and non-financial information as possible.

*Retirement Accounts* – When deemed to be in the Client’s best interest, the Advisor will recommend that a Client take a distribution from an ERISA sponsored plan or to roll over the assets to an Individual Retirement Accounts (“IRAs”), or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). In such instances, the Advisor will serve as an investment fiduciary as that term is defined under The Employee Retirement Income Security Act of 1974 (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No Client is under any obligation to roll over a retirement account to an account managed by the Advisor.

#### Financial Planning Services

Financial planning is a process and may include a review of a Client’s net worth (including assets and liabilities), objectives, risk tolerance, risk capacity, cash flow and expenses, income tax analysis, review and analysis of fringe benefits, retirement forecast and probability analysis, educational funding analysis, estate planning analysis and risk management review. Yeske Buie’s approach to providing this service starts with a formal discovery process designed to help understand the Client’s current financial and subjective information. Yeske Buie assesses the Client’s goals, objectives, time horizon, and other factors to compare where the Client is today in relation to the attainment of their stated goals. A series of analyses, policies and recommendations are

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developed to facilitate the attainment of the Client's goals and objectives based on what is truly important to the Client.

#### Asset Management Services

Yeske Buie provides continuous, active management of Client investment portfolios. Based on the information provided by the Client, Yeske Buie will furnish the Client with an Investment Policy Statement ("IPS") that summarizes the Client's portfolio targets and objectives. Working within these investment policies, Yeske Buie will implement this target portfolio on a discretionary basis using specific securities as Yeske Buie deems appropriate at the time. Adherence to this target portfolio will be monitored on an ongoing and regular basis. The overall investment policies and target portfolios will be reviewed periodically.

In performing its services, Yeske Buie trusts that the Client will provide accurate information and Yeske Buie will not be obligated to verify any information received from the Client or from the Client's other professionals. If requested by the Client, Yeske Buie may recommend the services of other professionals for purposes of implementing the strategy. The Client is under no obligation to engage the services of any such recommended professional. The Client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation from Yeske Buie. Moreover, Clients are advised that it remains their responsibility to promptly notify Yeske Buie if there is ever any change in their financial situation during the ongoing financial planning process, including any change to any investment objectives, risk tolerance, investment time horizon, and any investment policies, guidelines or reasonable restrictions. Non-discretionary accounts, individual securities and portfolio restrictions are not allowed without express Yeske Buie approval.

#### Business Retirement Plans

Yeske Buie will work with business Clients to develop, design and implement a retirement savings plan for their employees. Yeske Buie provides objective financial advice to plan sponsors and senior management regarding issues involving retirement plan options, wealth accumulation strategies for employees and participant education.

#### Foundation and Endowment Fiduciary Services

Yeske Buie will provide fiduciary asset management services to Foundations and Endowments. Yeske Buie will work with Foundations and Endowments to identify goals that integrate the relationship between endowment policy and the investment policies. Investment policies will be developed to incorporate appropriate asset allocation, including ascertaining risk tolerance, defining a time horizon, identifying appropriate asset classes and rebalancing guidelines, and assisting in defining the duties of all involved parties.

**Prior to rendering these advisory services, Yeske Buie will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective(s).**

#### Retirement Plan Advisory Services

Plan Sponsors may engage Yeske Buie to serve as a 3(38) Fiduciary to their plan and assume investment discretion over the Plan. In such instances, the Plan Sponsor shall authorize this discretion to select and implement the Plan investment options. Services generally include:

- Investment Policy Statement ("IPS") Design and Monitoring
- Investment Management
- Performance Reporting

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### C. Client Account Management

Prior to engaging Yeske Buie to provide advisory services, each Client is required to enter into an agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. When providing Asset Management Services, Yeske Buie will work with each Client to determine and understand their unique circumstances, including the following:

- Financial objectives
- Risk tolerance
- Time horizon
- Liquidity needs
- Tax situation

Yeske Buie will then develop a suitable written Investment Policy Statement (“IPS”) that reflects these circumstances and guides us in designing an investment strategy for each Client. With these strategic guidelines in place Yeske Buie determines an appropriate asset allocation for the Client and constructs a portfolio utilizing the following:

- Exchange-Traded Funds (ETFs)
- Mutual Funds
- Other holdings, such as CDs, as appropriate

All portfolios are rebalanced as necessary upon Yeske Buie review. More or less frequent rebalancing may be required depending on macroeconomic, market or sector factors.

### D. Wrap Fee Programs

Yeske Buie does not manage or place Client assets into any proprietary wrap fee programs. Investment management services are provided directly by Yeske Buie.

### E. Assets Under Management

As of December 31, 2022, Yeske Buie manages the following assets:

| Assets Under Management              | Assets               |
|--------------------------------------|----------------------|
| Discretionary Assets                 | \$759,238,995        |
| Non-discretionary Assets             | \$8,425,437          |
| <b>Total Assets Under Management</b> | <b>\$767,664,432</b> |

Clients may request more current information at any time by contacting the Advisor.

## Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for asset management services. Each Client shall sign an advisory agreement that details the responsibilities of Yeske Buie and the Client.

### A. Fees for Advisory Services

#### Advisory Fees

Yeske Buie charges a single fee for its services, pursuant to the terms of the investment advisory agreement. Those engaging the Advisor for asset management services only, for any reason, pay the same fee. Typically, fees are charged quarterly in arrears and are based on the market value of assets under management at the end of the calendar quarter. Fees will be prorated for funds deposited or withdrawn from the Client's account[s] during the quarter at the end of the billing period. Client fees will generally adhere to the following table.

| Advisory Services           |            |
|-----------------------------|------------|
| Assets                      | Annual Fee |
| \$5,000,000 and less        | 1.00%      |
| \$5,000,001 to \$10,000,000 | 0.50%      |
| \$10,000,001 and over       | 0.35%      |

The Advisor's fee is exclusive of, and in addition to, any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

#### Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.00%, billed at the end of each calendar quarter, pursuant to the terms of the retirement plan advisory agreement. Retirement plan fees are based on the market value of assets under management at the end of the prior calendar quarter. Fees may be negotiable depending on the size and complexity of the Plan and the services to be provided.

### B. Fee Billing

Asset-Based Fee – Fees are charged as a percentage of assets under management, based upon the account value on the last day of each calendar quarter. Fees for asset management services vary depending on the amount of assets to be managed. Clients are invoiced quarterly in arrears for advisory services. For accounts opened during the quarter fees will be prorated to cover only that period during which the account[s] were managed by Yeske Buie. Additionally, fees will be prorated for funds deposited or withdrawn from the Client's account[s] during the quarter at the end of the billing period.

Asset-based management fees will be calculated by the Advisor and deducted from the Client's account[s] at the Custodian. Yeske Buie shall send a quarterly invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s]. The amount due is calculated by converting the annual rate in the table above to a quarterly rate (annual rate divided by 4) and applying it to the total assets under management with Yeske Buie at the end of the quarter. Each billing will be for a single quarter, paid in arrears. Clients will receive independent statements from the Custodian no less frequently than quarterly. It is the responsibility of the Client

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to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Yeske Buie to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Retirement Plan Advisory Services Fees

Fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Yeske Buie, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, as applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The advisory fees charged by Yeske Buie are separate and distinct from these Custodian and execution fees.

In addition, all advisory fees paid to Yeske Buie are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in certain investments, without the services of Yeske Buie, but would not receive access to Advisor and Institutional share classes. The Client also would not receive the services provided by Yeske Buie, which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial condition and objectives. However, mutual funds sponsored by Dimensional Fund Advisors ("DFA") are generally only available through registered investment advisors. Accordingly, the Client should review both the fees charged by the fund(s) and the fees charged by Yeske Buie to fully understand the total fees to be paid.

### **D. Advance Payment of Fees and Termination**

Yeske Buie is compensated for its services at the end of the quarter in which investment advisory services are rendered. Certain legacy Clients may have arrangements where fees are charged in advance. Either party may terminate the advisory agreement, at any time, by providing advance written notice to the other party. The Client shall be responsible for investment advisory fees up to and including the effective date of termination, generally the date at which the account[s] are liquidated or transferred. The Client's investment advisory agreement with Yeske Buie is non-transferable without Client's prior consent.

#### **Retirement Plan Advisory Services Fees**

Yeske Buie is compensated for its services at the end of the quarter after advisory services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. Upon termination, the Plan shall be responsible for investment advisory fees up to and including the effective date of termination. The retirement plan advisory agreement with the Advisor is non-transferable without the Plan Sponsor's written approval.

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## E. Compensation for Sales of Securities

Yeske Buie does not buy or sell securities and does not receive commissions or any compensation for transactions in any Client account. As a fee-only advisor, Yeske Buie is paid only on the advice and investment management provided to Clients based on the assets under management of Client account[s].

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

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Performance-based Fees – Yeske Buie does not charge performance-based fees for its advisory services. The fees charged by Yeske Buie are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

Side-by-side Management – Yeske Buie does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options for its Clients.

## Item 7 - Types of Clients

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Yeske Buie offers services to individuals, high net worth individuals, personal trusts and estates, pension and profit-sharing plans, foundations and endowments, charitable organizations, and corporations. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts will change over time and are updated at least annually by the Advisor. The actual mix of types of Clients changes over time based upon market conditions, business plans and other factors. Yeske Buie does not specialize in, or actively seek, any given Client type. Yeske Buie is committed to providing services to qualified investors, regardless of legal or corporate status. Yeske Buie provides customized services to meet the unique needs of each Client. Yeske Buie requires a minimum relationship size of \$3,000,000, which may be reduced at the sole discretion of Yeske Buie.

## Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

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### A. Methods of Analysis

#### Macroeconomic Considerations

Yeske Buie's approach to developing and managing investment portfolios is predicated upon certain fundamental assumptions with regard to the factors that most influence investment success; among these factors are asset allocation, value criteria, size criteria, fees and expenses. Yeske Buie designs its target portfolios to harness these factors and implements its strategy using Exchange Traded Funds and Mutual Funds.

#### Investment Manager Due Diligence

Where Yeske Buie invests its Clients' assets with independent managers, it selects managers who pursue investment approaches that are focused and are diversified among multiple asset classes, regions, industry sectors and securities. In selecting an independent manager and allocating assets to them, Yeske Buie considers both quantitative and qualitative factors including:

- The clarity of, and adherence to, viable investment policies
- Relative performance during various time periods and market cycles
- Industry reputation

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- Experience and training of staff investment professionals
- Risk management process
- Portfolio management capabilities
- Fee structure
- Any other factor deemed appropriate by Yeske Buie

Yeske Buie may use various databases of information in order to facilitate the discovery process on each investment manager utilized by Yeske Buie.

## **B. Investment Strategies**

Yeske Buie structures portfolios using the methodology described above. Yeske Buie believes that Clients will benefit from having a portfolio of holdings invested in a variety of asset classes. To the extent that these asset classes are non-correlated, the portfolio will experience investment returns with mitigated risk.

### Asset Allocation

Yeske Buie structures strategically designed portfolios using the principles of Modern Portfolio Theory ("MPT"). MPT is an investment methodology that suggests that investors may benefit from having a portfolio of holdings invested in a variety of asset classes. To the extent that these asset classes are non-correlated, the portfolio will experience investment returns with mitigated risk. Yeske Buie constructs Client investment portfolios based upon the premise that asset allocation models can be developed using historical performance data and academically tested assumptions about the future. This information can be used to optimize the risk-adjusted expected rate of return of a given portfolio. Yeske Buie offers a selection of modeled portfolios that offer a range of equity and fixed income exposure levels.

Yeske Buie will not pursue strategies that are highly speculative in nature.

## **C. Risk of Loss**

General Investment Risks – Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Yeske Buie will assist Clients in determining an appropriate strategy based on their tolerance and capacity for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will generally entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

Yeske Buie generally employs investment strategies that do not involve any significant or unusual risk other than domestic and international market and currency fluctuation risks.

Other Risks - Please remember that different types of investments involve varying degrees of risk, including the possible loss of principal and that past performance may not be indicative of future results. Therefore, it should

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not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies undertaken by Yeske Buie) will be profitable.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETF has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day. Mutual funds sponsored by DFA are generally only available through registered investment advisors. If a Client were to terminate with Yeske Buie, restrictions regarding transferability and/or additional purchases of, or reallocation among, DFA funds will apply.

### **Item 9 - Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving Yeske Buie or its Supervised Persons.** Yeske Buie and its Advisory Persons value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with which you partner. Our backgrounds are available on the Investment Advisor Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with our firm name or our CRD# 143234.

### **Item 10 - Other Financial Activities and Affiliations**

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Yeske Buie is a “fee-only” advisory firms and does not have any affiliations with other financial service firms where compensation is earned. All relationships are for contracted services only, and no affiliation is created by way of these various service agreements.

### **Item 11 - Code of Ethics, Participation in Client Transactions and Personal Trading**

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#### **A. Code of Ethics**

Yeske Buie has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Yeske Buie’s compliance program (our “Supervised Persons”). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Yeske Buie and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Yeske Buie associates to adhere not only to the specific provisions of the Code but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and

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supervisory procedures. Yeske Buie has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at +1 800-772-1887.

## **B. Personal Trading and Conflicts of Interest**

Yeske Buie allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. At no time will Yeske Buie or any Supervised Persons of Yeske Buie transact in any security to the detriment of any Client.

Yeske Buie is a fee-only advisor, who, in all circumstances, is compensated solely by the Client, with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of any financial product. Yeske Buie does not engage in any transactions where it has a financial interest, including, but not limited to, commissionable securities transactions, buying securities from or selling securities to its Clients.

## **Item 12 - Brokerage Practices**

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### **A. Recommendation of Custodian[s]**

Yeske Buie does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein collectively the "Custodian") to safeguard Client assets and authorize Yeske Buie to direct trades to the Custodian. Further, Yeske Buie does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Yeske Buie does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Yeske Buie. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not utilized. Yeske Buie typically recommends to Clients that they establish their account[s] with Schwab through its Schwab Advisor Services division. Schwab offers services to independent registered investment advisors, including: custody of securities, trade execution, clearance, settlement of transactions and related support services. Yeske Buie receives some benefits from Schwab through its participation in the program as noted in Item 14 below. Yeske Buie considers a number of factors in selecting and/or recommending the Custodian for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Yeske Buie is not affiliated with, or related to, Schwab. The services provided to Yeske Buie do not result in the Client paying higher commissions or fees than they would otherwise pay at Schwab.

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker-dealer/custodian in exchange for research and other services. Yeske Buie does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, as noted above, Yeske Buie does receive certain benefits from Schwab. Please see Item 14 below.

**2. Brokerage Referrals** - Yeske Buie does not receive any compensation from Schwab or any other entity in connection with the recommendation for establishing an account.

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**3. Directed Brokerage** - All Clients are serviced on a “directed brokerage basis”, where Yeske Buie will place trades within the established account[s] at the Custodian designated by the Client. Further all Client accounts are traded within their respective brokerage account[s] at the Custodian, unless otherwise instructed by the Client. Yeske Buie will not engage in any principal transactions (i.e., trade of any security from or to Yeske Buie’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). Yeske Buie will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs on a trade-by-trade basis. These costs are determined by the Custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Yeske Buie will execute its transactions through the Custodian as authorized by the Client. Yeske Buie may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

## **Item 13 - Review of Accounts**

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### **A. Frequency of Reviews**

#### Asset Management Clients

Investments in Client accounts are monitored on an ongoing basis by Yeske Buie for adherence to investment policies. Asset management and supervision over the securities contained in the Client’s portfolio are performed on an ongoing basis by Yeske Buie, as applicable to each Client situation.

#### Financial Planning Clients

Financial planning is a process that reviews and revisits the Client’s situation on an ongoing basis. Reviews may be more or less frequent depending on each Client’s situation and financial circumstances.

### **B. Causes for Reviews**

Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify Yeske Buie if changes occur in his/her personal financial situation that might affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

#### Investment Portfolio Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. Typically, statements are sent monthly. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian’s website so that the Client may view these reports and their account

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activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. Additionally, Yeske Buie will provide reports, generally monthly, that will summarize activity, performance and holdings.

#### Financial Planning Reports

Financial planning is a process and, as such, the timing and frequency of reviews and reports will vary by Client.

## **Item 14 - Client Referrals and Other Compensation**

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### **A. Compensation Received by Yeske Buie**

Yeske Buie is a Fee-Only advisory firm who, in all circumstances, is compensated solely by the Client. Yeske Buie does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. Yeske Buie may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Yeske Buie may receive referrals of new Clients from a third-party. In either case, no compensation is given or received. All referrals are a professional courtesy and in the interest of the Client.

### **Participation in Institutional Advisor Platform**

Yeske Buie has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Yeske Buie. As a registered investment advisor participating on the Schwab Advisor Services platform, Yeske Buie receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all, services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

***Services that Benefit the Client*** – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

***Services that May Indirectly Benefit the Client*** – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

***Services that May Only Benefit the Advisor*** – Schwab also offers other services to Yeske Buie that may not benefit the Client, including: educational conferences and events, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab,

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which results in a potential conflict of interest. Yeske Buie believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

Schwab may arrange for third-party vendors to provide services to Yeske Buie. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide Yeske Buie with other benefits, such as occasional business entertainment of our personnel.

#### **B. Compensation for Client Referrals**

Yeske Buie does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals. Yeske Buie may refer Clients to various third parties to provide certain services necessary to meet financial goals. Likewise, Yeske Buie may receive a Client referral from a third-party. In either case, no compensation is given or received. All referrals are a professional courtesy and in the interest of the Client.

#### **C. Other Compensation**

As noted in Item 12 above, Yeske Buie participates in the Schwab Advisor Services program and receives economic benefits from this relationship. Yeske Buie receives discounts on systems (such as computer programs designed to assist in the management of Client accounts, conference registrations and business management services) and other services that are generally not available to retail investors. These services are designed to assist Yeske Buie in servicing its Clients. Although there is no direct compensation from Schwab, these services do have a potential conflict of interest whereby Yeske Buie will generally recommend Schwab.

### **Item 15 - Custody**

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Yeske Buie has "custody" of Client accounts as defined in Rule 206(4)-2 under the Investment Advisers Act of 1940 through tax payments, trustee services and access and credentials to provide advisory services to held away assets. All Clients must place their assets with a "qualified custodian". Clients are required to enter into an agreement with the Custodian to retain their funds and securities and direct Yeske Buie to utilize the Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Yeske Buie to ensure accuracy as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may be deemed to have custody of those assets. In order to avoid additional regulatory requirements in these cases, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

#### Surprise Independent Examination

As Yeske Buie is deemed to have custody over certain Client accounts and/or securities, pursuant to securities regulations, the Advisor is required to engage an independent accounting firm to perform an annual surprise examination of those assets and accounts over which Yeske Buie maintains custody. Any related opinions issued by an independent accounting firm are filed with the SEC and are publicly available on the SEC's Investment Adviser Public Disclosure website (<http://adviserinfo.sec.gov>).

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## Item 16 - Investment Discretion

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Yeske Buie generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment policies, guidelines, or limitations previously set forth by the Client and agreed to by Yeske Buie. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an advisory agreement or equivalent authorization document. All discretionary trades made by Yeske Buie will be in accordance with each Client's investment policies.

## Item 17 - Voting Client Securities

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Yeske Buie does not accept proxy-voting responsibility for any Client. Therefore, although Yeske Buie may provide asset management services relative to Client investment assets, Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Client's investment assets. Yeske Buie and/or the Client shall correspondingly instruct the Custodian of the assets to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

## Item 18 - Financial Information

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Neither Yeske Buie, nor its management has any adverse financial situations that would reasonably impair the ability of Yeske Buie to meet all obligations to its Clients. Yeske Buie, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Yeske Buie is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in advance. Yeske Buie generally charges fees in arrears. Please see Item 5 - Fees and Compensation for additional information.

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## Yeske Buie Inc.

### Form ADV Part 2B CFP® - Certified Financial Planner Designation Disclosure

The Form ADV2B ("Brochure Supplement") provides information regarding the advisors of the firm. Included is the CFP® designation held by all Financial Planners of Yeske Buie, which requires further disclosure.

#### **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 the 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 the 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 95,000 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;

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – complete 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements; 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.

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## **Yeske Buie Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Elissa Buie, CFP®  
CEO and Chief Compliance Officer**

**Effective: November 27, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Elissa Buie, CFP® (CRD# **1157877**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Elissa Buie is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with her full name or Individual CRD# 1157877.

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## Item 2 – Educational Background and Business Experience

### ELISSA BUIE, CFP®

**Born:** 1960

**Education:**

University of Virginia, McIntire School of Commerce  
B.S. in Commerce

University of Maryland  
MBA in Finance

CFP Board of Standards  
CERTIFIED FINANCIAL PLANNER™, 1989

**Business Background:**

|  |                 |
|--|-----------------|
| Co-Founder, CEO, CCO, and CFO<br>Yeske Buie Inc.                   | 2007 to Present |
| Owner and President<br>Financial Planning Group, Inc.              | 1993 to 2008    |
| Owner, Officer and Director<br>Capitol Financial Consultants, Inc. | 1988 to 1993    |
| Co-founder and Principal<br>Heritage Financial Advisers, Inc.      | 1986 to 1988    |
| Due Diligence Officer<br>Heritage Financial Group, Inc.            | 1983 to 1986    |

Ms. Buie is a past Chair for the Foundation for Financial Planning and the Financial Planning Association (“FPA”). She is also a Dean for the FPA’s Residency Program.

## Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Elissa Buie.**

We encourage you to independently view the background of Elissa Buie on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with her full name or her Individual CRD# 1157877.

#### **Item 4 - Other Business Activities**

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Ms. Buie dedicates the majority of her business time to serving the needs of Yeske Buie advisory Clients. Also, Ms. Buie holds an appointment as a Distinguished Adjunct Professor at the Ageno School of Business, Golden Gate University where Ms. Buie and Dr. Yeske co-teach the capstone Cases in Financial Planning Course. Ms. Buie is a past Chair for the Foundation for Financial Planning and the Financial Planning Association ("FPA"). She is also a Dean for the FPA's Residency Program.

#### **Item 5 - Additional Compensation**

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Ms. Buie is compensated primarily by Yeske Buie for the services provided to Clients. She also receives a small stipend for teaching at Golden Gate University. Ms. Buie does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

#### **Item 6 - Supervision**

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Ms. Buie serves as the CEO and the Chief Compliance Officer of Yeske Buie. Ms. Buie is responsible for the general supervision and compliance program management of Yeske Buie, along with Dr. Dave Yeske. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its Supervised Persons. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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## **Yeske Buie Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Dr. Dave Yeske, CFP®  
Managing Director**

**Effective: November 27, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of David B. Yeske, CFP® (CRD# **2047798**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Dr. Dave Yeske is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with his full name or Individual CRD# 2047798.

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## Item 2 – Educational Background and Business Experience

### DR. DAVE YESKE, CFP®

**Born:** 1957

**Education:**

University of San Francisco  
B.S. in Applied Economics  
M.A. in Economics

Golden Gate University  
Doctorate in Finance

CFP Board of Standards  
CERTIFIED FINANCIAL PLANNER™, 1990

**Business Background:**

|   |                 |
|---|-----------------|
| Co-Founder and Managing Director<br>Yeske Buie Inc. | 2007 to Present |
| Owner and President<br>Yeske & Company, Inc.        | 1990 to 2008    |
| Consultant<br>Paul Revere Insurance Group           | 1985 to 1990    |
| Options Trader<br>Goldberg Securities               | 1984 to 1985    |

Dr. Yeske is past Chair of the Financial Planning Association (“FPA”). Dr. Yeske has also served as the Practitioner Editor of the Journal of Financial Planning, and serves as Dean for the FPA's Residency Program.

## Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Dr. Dave Yeske.**

We encourage you to independently view the background of David B. Yeske on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with his full name or his Individual CRD# 2047798.

#### **Item 4 – Other Business Activities**

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Dr. Yeske dedicates the majority of his business time to serving the needs of Yeske Buie advisory Clients. Additionally, Dr. Yeske serves as a Distinguished Adjunct Professor at Golden Gate University's Ageno School of Business, and he has previously served as the Director of the Financial Planning Program. Dr. Yeske has served as the Practitioner Editor of the Journal of Financial Planning, and sits on the Board of Trustees of the Foundation for Financial Planning. Dr. Yeske also serves as a Dean in the FPA's Residency program.

#### **Item 5 – Additional Compensation**

---

Dr. Yeske is compensated primarily by Yeske Buie for the services provided to Clients. He also receives a small stipend for teaching at Golden Gate University. Dr. Yeske does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

#### **Item 6 – Supervision**

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Dr. Yeske serves as a Managing Director and owner of Yeske Buie. Dr. Yeske is responsible for the supervision of Yeske Buie employees along with Elissa Buie. Dr. Yeske and Ms. Buie can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its Supervised Persons. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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## **Yeske Buie Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Yusuf Abugideiri, CFP®  
Chief Investment Officer  
Effective: November 27, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Yusuf A. Abugideiri, CFP® (CRD# **6051995**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Yusuf Abugideiri, CFP® is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with his full name or Individual CRD# 6051995.

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## Item 2 – Educational Background and Business Experience

### YUSUF ABUGIDEIRI, CFP®

**Born:** 1986

**Education:**

Virginia Polytechnic Institute and State University  
B.S. in Finance, 2009

George Mason University  
M.A. in Economics, 2016

CFP Board of Standards  
CERTIFIED FINANCIAL PLANNER™, 2012

**Business Background:**

|   |                 |
|---|-----------------|
| Chief Investment Officer<br>Yeske Buie Inc. | 2009 to Present |
|---|-----------------|

## Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Yusuf Abugideiri.**

We encourage you to independently view the background of Yusuf Abugideiri on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with his full name or his Individual CRD# 6051995.

## Item 4 – Other Business Activities

Mr. Abugideiri dedicates the majority of his business time to serving the needs of Yeske Buie advisory Clients. Also, Mr. Abugideiri is involved with the Financial Planning Association of the National Capital Area and has sat on the chapter's Board of Directors. He is a former Co-Chair of the Pamplin College of Business Recent Alumni Board for his alma mater, Virginia Tech. He is currently serving as a member of CFP Board's Workforce Development Advisory Group, a member of the Board of Directors for the Washington D.C. Estate Planning Council, and also serves on the Estate Planning Council's Diversity, Equity and Inclusion Task Force. Mr. Abugideiri was asked to be a speaker at a Dimensional Fund Advisors event in 2023 and was reimbursed travel expenses. He also participated in Schwab's Independent Difference campaign in 2019.

## Item 5 – Additional Compensation

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Mr. Abugideiri is compensated primarily by Yeske Buie for the services provided to Clients. Mr. Abugideiri does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

## Item 6 – Supervision

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Mr. Abugideiri serves as a Partner and Senior Financial Planner for Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its Supervised Persons. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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## **Yeske Buie Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Lauren Stansell, CFP®  
Chief Planning Officer  
Effective: November 27, 2023**

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Lauren Stansell, CFP® (CRD# **6459248**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Lauren Stansell, CFP® is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with her full name or Individual CRD# 6459248.

Yeske Buie®

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## Item 2 – Educational Background and Business Experience

### LAUREN STANSELL, CFP®

**Born:** 1990

**Education:**

Virginia Polytechnic Institute and State University  
B.S. in Finance, 2012  
B.S. in Economics, 2012

Golden Gate University  
Master of Science in Advanced Financial Planning (with a concentration in Taxation), 2019

CFP Board of Standards  
CERTIFIED FINANCIAL PLANNER™, 2015

**Business Background:**

|   |                 |
|---|-----------------|
| Chief Planning Officer<br>Yeske Buie Inc. | 2013 to Present |
|---|-----------------|

## Item 3 – Disciplinary Information

Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Ms. Stansell.**

We encourage you to independently view the background of Lauren Stansell on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with her full name or her Individual CRD# 6459248.

## Item 4 – Other Business Activities

Ms. Stansell dedicates the majority of her business time to serving the needs of Yeske Buie advisory Clients. Also, Ms. Stansell is involved with the Financial Planning Association of San Francisco and served as the organization's President in 2021 and the Chair in 2022. She also serves as a Mentor in FPA's Residency Program.

## Item 5 – Additional Compensation

Ms. Stansell is compensated solely by Yeske Buie for the services provided to Clients. Ms. Stansell does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.



## Item 6 – Supervision

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Ms. Stansell serves as a Partner and Senior Financial Planner of Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its Supervised Persons. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

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## **Yeske Buie Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Ryan Kelly, CFP®  
Financial Planner**

**Effective: November 27, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Ryan James Kelly, CFP® (CRD# **7451300**) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# **143234**) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Ryan Kelly is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with his full name or Individual CRD# 7451300.

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## Item 2 – Educational Background and Business Experience

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**Ryan Kelly, CFP®**

**Born:** 1996

**Education:**

University of Texas at Austin  
B.S. in Mathematics

University of Georgia  
Masters of Science

CFP Board of Standards  
CERTIFIED FINANCIAL PLANNER™, 2021

**Business Background:**

|   |                    |
|---|--------------------|
| Financial Planner<br>Yeske Buie Inc.                    | 06/2019 to Present |
| Planning Team Intern<br>Signature FD                    | 05/2018 to 07/2018 |
| Sales Floor Team Member<br>Lakeshore Learning Materials | 06/2016 to 08/2016 |

## Item 3 – Disciplinary Information

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Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Mr. Kelly.**

We encourage you to independently view the background of Ryan Kelly on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with his full name or his Individual CRD# 7451300.

#### **Item 4 – Other Business Activities**

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Mr. Kelly dedicates the majority of his business time to serving the needs of Yeske Buie advisory Clients. Additionally, Mr. Kelly conducts tax preparation services for close family and friends. These services consist of preparing individual tax returns, providing guidance on how to file tax returns to the IRS, claiming refunds and paying any taxes owed.

#### **Item 5 – Additional Compensation**

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Mr. Kelly is compensated primarily by Yeske Buie for the services provided to Clients. Any additional compensation Mr. Kelly receives in his role of tax preparer is separate from compensation received by Yeske Buie.

#### **Item 6 – Supervision**

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Mr. Kelly serves as a Financial Planner of Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its Supervised Persons. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

## **Yeske Buie Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Sydney M. Woodward, CFP®  
Financial Planner**

**Effective: November 27, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Sydney M. Woodward, CFP® (CRD# 7316078) in addition to the information contained in the Yeske Buie Inc. (“Yeske Buie” or the “Advisor” – CRD# 143234) Disclosure Brochure. If you have not received a copy of this Disclosure Brochure or if you have any questions about the contents of the Disclosure Brochure or this Brochure Supplement, please contact us at (800) 722-1887.

Additional information about Sydney Woodward is available on the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with her full name or Individual CRD# 7316078.

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## Item 2 – Educational Background and Business Experience

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**Sydney M. Woodward, CFP®**

**Born:** 1998

**Education:**

Virginia Tech  
B.S. in Financial Planning and Services

CFP Board of Standards  
CERTIFIED FINANCIAL PLANNER™, 2022

**Business Background:**

|  |                    |
|--|--------------------|
| Financial Planner<br>Yeske Buie Inc.                   | 07/2021 to Present |
| Financial Advisor<br>Forum Financial                   | 04/2021 to 06/2021 |
| Financial Planning Associate<br>Ehlert Financial Group | 06/2020 to 06/2021 |
| Summer Intern<br>Clarendon Wealth Management           | 05/2019 to 08/019  |
| Bank Teller<br>Atlantic Union Bank                     | 06/2018 to 06/2020 |
| Store Associate<br>Target                              | 10/2015 to 06/2018 |

## Item 3 – Disciplinary Information

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Yeske Buie and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Ms. Woodward.**

We encourage you to independently view the background of Sydney Woodward on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching with her full name or her Individual CRD# 7316078.

#### **Item 4 - Other Business Activities**

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Ms. Woodward dedicates her business time to serving the needs of Yeske Buie advisory Clients. Ms. Woodward is also involved with the Financial Planning Association of San Francisco and serves as their Director of Pro Bono. Additionally, she is a pro bono planner with Foundation for Financial Planning.

#### **Item 5 - Additional Compensation**

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Ms. Woodward is compensated primarily by Yeske Buie for the services provided to Clients. Ms. Woodward does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Yeske Buie.

#### **Item 6 - Supervision**

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Ms. Woodward serves as a Financial Planner of Yeske Buie under the supervision of Ms. Elissa Buie, Chief Compliance Officer and Dr. Dave Yeske, Managing Director. Ms. Buie and Dr. Yeske can be reached through the contact information included on the cover of this Brochure Supplement.

Yeske Buie has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Yeske Buie. Further, Yeske Buie is subject to regulatory oversight by various agencies. These agencies require registration by Yeske Buie and its Supervised Persons. As a registered entity, Yeske Buie is subject to examinations by regulators, which may be announced or unannounced. Yeske Buie is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.