

# JGC WEALTH MANAGEMENT, LLC

This brochure provides information about JGC Wealth Management, LLC's qualifications and business practices. If you have any questions about the contents of this brochure, please contact us at 503.304.9248 or by email at [mark@jgcwealth.com](mailto:mark@jgcwealth.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.

Additional information about JGC Wealth Management, LLC is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

We are a Registered Investment Advisor Firm. Our registration does not imply any level of skill or training. The oral and written communications we provide to you, including this brochure, are for you to evaluate us. Please use this information as factors in your decision to hire us or to continue our business relationship.

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**ITEM 1 - COVER PAGE ADV PART 2 A**

MARCH 26, 2014

CRD #: 165770  
3085 RIVER ROAD N., SALEM, OREGON 97303  
[MARK@JGCWEALTH.COM](mailto:MARK@JGCWEALTH.COM)  
(503) 304-9248

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## ITEM 2 – MATERIAL CHANGES

This brochure, dated March 26, 2014, has been prepared by JGC Wealth Management, LLC for our annual update amendment. This section of the brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the public disclosure website (IAPD) [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

It has changed materially since our 2013 annual offering in the following ways:

- Item 4.e: Assets under management have been updated

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## ITEM 4 – ADVISORY BUSINESS

### 4a: Firm Description

JGC Wealth Management, LLC was established in October 2012 by Larry R. Glaze, Mark W. Vermillion, Michael A. Blanchard, and John R. La’Gere. Our main office is located in Salem, Oregon.

#### 4a1: Principal Members

- Larry R. Glaze, Managing Member: Mr. Glaze may be contacted by email at larry@jgcwealth.com or by telephone at 503.304.9248.
- Mark W. Vermillion, Operations Manager: Mr. Vermillion may be contacted by email at mark@jgcwealth.com or by telephone at 503.304.9248.
- Michael A. Blanchard, Chief Compliance Officer: Mr. Blanchard may be contacted by email at michael@jgcwealth.com or by telephone at 503.304.9248.
- John R. La’Gere, Member: Mr. La’Gere may be contacted by email at john@jgcwealth.com or by telephone at 503.304.9248.

### 4b: Types of Advisory Services

#### Asset Management

JGC Wealth Management, LLC offers a variety of investment advisory services to our clients. We tailor our advice and services to your objectives, means and timelines. We will typically create a document that will precisely define the types of services we are providing, our role in providing those services to you and how we may carry out those services for you.

JGC Wealth Management, LLC may select sub-advisors. Sub-advisors are paid a portion of our fee.

#### Financial Planning

JGC Wealth Management, LLC offers financial planning services for our clients. We will typically prepare a written financial plan for financial planning clients. The plan considers all of your assets, liabilities, goals and objectives. You are encouraged to review your plans on a regular basis. The plan includes gathering all information necessary to provide you with appropriate and agreed upon services, which may include one or more of the following:

- Investment Planning
- Investment Policy Statements
- Financial Independence
- Retirement Planning
- Capital Needs Analysis (Goal Funding)
- Estate Planning
- Education Planning
- Estate Planning
- Pension Consulting
- Risk Management
- Budgeting and Cash Flow Planning
- Debt Management

### 4c: Client Tailored Relationships and Restrictions

As a fiduciary, JGC Wealth Management, LLC always acts solely in your best interests. Your portfolio is customized based on your investment objectives. You may make requests or make suggestions regarding the investments made in your portfolio. Restrictions on trading which, in our opinion, are not in your best interest cannot be honored and if forced may result in the termination of our agreement.

Similarly, you are under no obligation to act upon JGC Wealth Management, LLC's or associated person's recommendations. If you elect to act on any of the recommendations, you are under no obligation to effect the transaction through JGC Wealth Management, LLC or its associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

#### **4d: Wrap Fee Program**

JGC Wealth Management, LLC does not sponsor or manage portfolios for any wrap fee programs.

#### **4e: Assets under Management (AUM)**

JGC Wealth Management, LLC, as of December 31, 2013, has \$26,044,598 in discretionary, reportable assets under management.

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### **ITEM 5 – FEES AND COMPENSATION**

#### **5a, b & d: Fee Schedules, Payments & Options**

Investment Management

| <b>Assets Under Management</b> | <b>Annual Fee (%)</b> |
|--------------------------------|-----------------------|
| Less than \$250,000            | 2.00%                 |
| \$250,000 to \$500,000         | 1.80%                 |
| \$500,001 to \$750,000         | 1.60%                 |
| \$750,001 to \$1,000,000       | 1.30%                 |
| \$1,000,001 and above          | 1.10%                 |

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported are valued at the last reported sale price on the principal market in which they are traded. All other assets are valued at fair value by JGC Wealth Management, LLC. Notwithstanding the above, fees are generally negotiable.

The fee includes the time and activities necessary to work with your attorney and/or accountant in reaching agreement on solutions, as well as assisting them in implementation of all appropriate documents. We are not responsible for attorney or account fees charged to you as a result of the above activities. Compensation for our services will be calculated in accordance with what is set in the clients agreement. We may modify the terms of any agreement with at least 30 days prior written notice. All Investment Advisors are required to disclose to their clients that lower fees for comparable services may be available from other sources.

JGC Wealth Management, LLC fees are paid from your account by the custodian when we submit an invoice to them. If there is insufficient cash in your account to pay your fees, an equal balance of securities in your portfolio may be sold to pay our fee. In addition to our fees, there may be custodial, mutual fund or similar third party management fees and charges.

JGC Wealth Management, LLC fees are paid quarterly in arrears, with payment due within 10 days from the date of the invoice. Our quarterly fee is determined by taking the percentage rate we charge per quarter times the market value of the account on the last day of the quarter. The market value is the sum of the values of all assets in the account, not adjusted by any margin debit. Fees for partial months at the commencement or termination of our agreement will be billed or refunded on a pro-rated basis contingent on the number of days the account was open during the month. Quarterly fee adjustments for additional assets received into the account during a month or for partial withdrawals will also be provided on the above pro rata basis.

Financial Planning

Fees for financial planning services are based on a rate of \$200.00 per hour. Special arrangements can be made for clients wishing on-going financial planning services.

Hourly financial planning fees are paid upon completion of the project. Services performed on a fixed fee basis require a retainer equal to one-half the fixed fee. The remaining balance will be billed in equal installments on a monthly basis until the project is completed. If invoiced, they are due within ten (10) days of invoice. Special arrangements may be made with clients wishing ongoing financial planning services.

#### **5.d.1: Termination**

Either JGC Wealth Management, LLC or our clients can terminate our agreement upon receipt of written notice to the other party, to include written agreement to changes by the client.

When an agreement is terminated, we will refund any pre-paid, unearned fees based on the number of days remaining in the month after termination. Fees for our services since the end of the prior quarter will be calculated on a prorated basis and withdrawn prior to account closure. Refunds will be made within 30 calendar days of the effective date of termination.

When an agreement is terminated, all assets may need to be transferred from the current custodian. You will be responsible for paying all fees including full custodial administrative fees, account closure fees, mutual fund fees and all trading costs due to the termination. Custodian may assess additional fees for transfer of illiquid investments. If there is insufficient cash in the account, the liquidation of some securities may be used to pay the fees. Prior to termination of an agreement, we can provide a good-faith estimate of these fees.

#### **5c: Third Party Fees**

Other than payment to a third party advisors, you are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees we charge.

All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to us. While we take measures to ensure the fees charged are accurate, it is your responsibility to ensure the amount of fee charged is correct. In addition to statements sent by us, you will receive statements directly from these brokers, custodians or mutual funds or other investments you hold. We strongly urge you to compare these statements for accuracy.

#### **5e: Other Investment Compensation**

JGC Wealth Management, LLC does not accept commission for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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### **ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

JGC Wealth Management, LLC does not charge advisory fees on the performance of funds or securities in your account.

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### **ITEM 7 – TYPES OF CLIENTS**

JGC Wealth Management, LLC generally provides asset management and financial planning services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Pension and Profit Sharing Plans
- Trusts
- Estates
- Charitable Organizations
- Corporations

#### Minimum Account Size

JGC Wealth Management, LLC does not have an account minimum. However, we may decline to accept clients with smaller portfolios.

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### ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

#### 8a: Analysis

JGC Wealth Management, LLC uses multiple sources of information to obtain analysis and strategies. They include sources such as financial newspapers, financial magazines, financial websites, research prepared by others, prospectuses, annual reports and filings with the SEC.

#### 8b: Investment Strategies

JGC Wealth Management, LLC utilizes multiple investment strategies to meet your investment objectives. These methodologies are formulated based on a comprehensive review and assessment of your expectations, investment time horizon, risk tolerance level, present investment allocation, and current and projected financial requirements.

Ultimately, each strategy must maximize return within reasonable and prudent levels of risk. Also, the approach taken must provide exposure to a wide range of investment opportunities in various markets while limiting risk exposure through prudent diversification. Finally, the costs of administering and managing the investments related to the strategy cannot be excessive.

#### 8c: Risk of Loss

All investments include a risk of loss. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk of loss of the assets we manage that may be out of our control. We use our best efforts and expertise to manage your assets. However, we cannot guarantee any level of performance or that you will not experience financial loss.

JGC Wealth Management, LLC will use our best judgment and good faith efforts in rendering services to you. We cannot warrant or guarantee any particular level of account performance, or that the account will be profitable over time. Not every investment decision or recommendation made by us will be profitable. You assume all market risk involved in the investment of account assets under the Investment Advisory Agreement and understand that investment decisions made for this account are subject to various market, currency, economic, political and business risks. Except as may otherwise be provided by law, we will not be liable to you for (a) any loss that you may suffer by reason of any investment decision made or other action taken or omitted in good faith by JGC Wealth Management, LLC with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from our adherence to your instructions; or (c) any unauthorized act or failure to act by a custodian of your account. Nothing in this document shall relieve us from any responsibility or liability we may have under state or federal statutes.

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### ITEM 9 – DISCIPLINARY INFORMATION

#### 9a: Civil or Criminal Actions

JGC Wealth Management, LLC and its managers have never been found guilty, convicted or plead no contest to a criminal or civil action in a domestic, foreign or military court.

#### 9b: Administrative Enforcement Proceedings

JGC Wealth Management, LLC and its managers have never been found by the SEC, any other state or federal agency or any foreign regulatory agency to have caused loss of the ability of an investment-related business to do business or been sanctioned, barred or limited in investment-related activities.

#### 9c: Self-Regulatory Organization Enforcement Proceedings

JGC Wealth Management, LLC and its managers have never been found by a self-regulatory agency to have caused loss of the ability of an investment-related business to do business. Additionally, JGC Wealth

Management, LLC and its managers have never been found in violation of self-regulatory agencies rules such that they were barred, suspended, limited in advisory functions or fined.

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## **ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

### **10a: Broker Dealers and Registered Representatives**

JGC Wealth Management, LLC is not registered as a broker-dealer and our employees are not registered representatives of any broker-dealer.

### **10b: Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither JGC Wealth Management, LLC nor our employees hold any of the above registrations.

### **10c: Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Neither JGC Wealth Management, LLC nor our employees have any relationships or possible conflicts of interest as it relates to this advisory business.

JGC Wealth Management, LLC will disclose any material conflict of interest relating to JGC Wealth Management, LLC, our representatives, or any of our employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

### **10d: Selection of Other Advisors and How this Advisor is Compensated for those Selections**

JGC Wealth Management, LLC may select sub-advisors for client accounts. We are not paid commissions or other benefits for these selections. A portion of our standard fee will be used to compensate the sub-advisor.

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## **ITEM 11 – CODE OF ETHICS, PARTICIPATION IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **11a: Code of Ethics Description**

JGC Wealth Management, LLC has adopted a Code of Ethics that governs a number of potential conflicts of interest we have when providing our advisory services to you. This Code of Ethics is designed to ensure we meet our fiduciary obligation to you and to stress the importance of a culture of compliance within our firm.

An additional benefit of our Code of Ethics is to detect and prevent violations of securities laws, including our obligations we owe to you. JGC Wealth Management, LLC's Code of Ethics is comprehensive, is distributed to each employee at the time of hire, and annually thereafter (if there are changes). We also supplement the Code of Ethics with annual training and on-going monitoring of employee activity. A complete copy of our Code of Ethics will be supplied to you, free of charge, if you request it.

JGC Wealth Management, LLC's Code of Ethics includes the following:

- Requirements related to the confidentiality of your personal, business and financial information
- Prohibitions on insider trading (if we are in possession of material, non-public information)
- Reporting of gifts and business entertainment
- Pre-clearance of employee and firm transactions
- Reporting (on an on-going and quarterly basis) all personal securities transactions (what we call “reportable securities” as mandated by regulation)

On an annual basis, we require all employees to re-certify to our Code of Ethics, identify members of their household and any account to which they have a beneficial ownership (they “own” the account or have “authority” over the account), securities held in certificate form and all securities they own at that time

### **11b, c & d: Participation or Interest in Client Transactions**

JGC Wealth Management, LLC will always maintain full disclosure with our clients so that you can make informed decisions. We will always evaluate our activity from the view of our clients to ensure that any and all required disclosures are made. For example, we will disclose anything that would cause you to be unfairly influenced to make any decision regarding actions or inactions in your account.



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## ITEM 12 – BROKERAGE PRACTICES

### 12a: Selecting Brokerage Firms

As part of our services, JGC Wealth Management, LLC will recommend a broker-dealer. We have selected our broker-dealers based on price, reliability, speed of processing, tools and “best execution” in addition to other considerations. And while you are not required to effect transactions through any broker-dealer recommended by us, we feel we have made our selections based on a totality of benefits they offer.

JGC Wealth Management, LLC may purchase software, tools, training programs or seminar services from our broker-dealer. Additionally, broker-dealers may provide services, tools or other non-financial benefits to us as a benefit for using the broker-dealer’s services. However, we endeavor at all times to put the interests of our clients first. You should be aware, however, that the receipt of the types of benefits discussed above can create a potential conflict of interest by influencing our choice of a broker-dealer.

To avoid creating a possible conflict of interest in recommending broker-dealers, we have established the following restrictions in order to ensure its fiduciary responsibilities:

1. JGC Wealth Management, LLC adheres to our Code of Ethics as outlined in Item 11 above.
2. If JGC Wealth Management, LLC receives separate compensation for transactions, we will fully disclose them.
3. JGC Wealth Management, LLC emphasizes the unrestricted right of you to select and choose your own broker or dealer.
4. JGC Wealth Management, LLC will always act in accordance with all applicable federal and state regulations governing registered investment advisory practices.

### 12.b: Sales Aggregation

JGC Wealth Management, LLC is authorized to aggregate purchases and sales and other transactions made for your account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of ours. When we aggregate transactions, the actual prices applicable to the aggregated transactions will be averaged, and the account will be deemed to have purchased or sold its proportionate share of the securities or instruments involved at the average price obtained. Stock exchange regulations may in certain instances prevent the executing broker-dealer from delivering to the account a confirmation slip with respect to its participation in the aggregated transaction and, in such event, we will advise you in writing of any purchase or disposition of instruments for the account with respect to any such aggregated transaction. We will direct that confirmations of any transactions effected for the account will be sent, in conformity with applicable law, to you.

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## ITEM 13 – REVIEW OF ACCOUNTS

### 13a: Periodic Reviews

Accounts are reviewed by Mark W. Vermillion or qualified staff members. All reviews are either conducted or supervised by Mark W. Vermillion. The frequency of reviews is determined based on your investment objectives, but no less than annually.

Financial planning clients receive their financial plans and recommendations at the time the service is completed. Depending on the type of financial planning service requested, we may meet on a regular basis with you to discuss any potential changes to your financial plan.

### 13b: Review Triggers

More frequent reviews are triggered by a change in your investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or, changes in economic climate.

### **13c: Regular Reports**

All investment advisory clients receive quarterly and annual written reports from JGC Wealth Management, LLC. Financial planning clients do not normally receive investment reports.

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## **ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION**

### **14a: Economic Benefits Provided by Third Parties for Advice Rendered to Clients**

JGC Wealth Management, LLC does not receive economic benefits from third parties for the advice we render to our clients.

### **14b: Compensation to Non-Advisory Personnel for Client Referrals**

JGC Wealth Management, LLC does not directly or indirectly compensate any person for client referrals.

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## **ITEM 15 – CUSTODY**

JGC Wealth Management, LLC clients' accounts are held by a qualified custodian and other than to withdraw advisory fees, JGC Wealth Management, LLC shall have no liability to the client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any unauthorized acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer. As a fiduciary, JGC Wealth Management, LLC will always act in the client's best interests and in doing so, the above does not limit or modify that duty to our clients. Custodial statements will include fees charged by JGC Wealth Management, LLC. We strongly urge you to review the investment advisory fees contained in the custodial statement for accuracy.

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## **ITEM 16 – INVESTMENT DISCRETION**

JGC Wealth Management, LLC asks our clients to give us discretionary authority to execute transactions without our client's prior approval. These transactions may include the purchase and selling of securities, arranging for payments or generally acting on behalf of our clients in most matters necessary to the handling of the account.

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## **ITEM 17 – VOTING CLIENT SECURITIES**

The clients of JGC Wealth Management, LLC retain the authority to proxy vote and will continue to do so until we otherwise may agree in writing. You should ensure that proxy ballots are mailed directly to you by selecting this option on your custodial application forms. You are welcome to delegate said proxy voting authority to a third-party representative (non-advisory personnel) by filing the appropriate custodial form.

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## **ITEM 18 – FINANCIAL INFORMATION**

### **18a: Balance Sheet**

JGC Wealth Management, LLC does not solicit prepayment of more than \$500 in fees per client six (6) months in advance and is not required to submit a balance sheet.

### **18b: Financial Conditions**

JGC Wealth Management, LLC has no financial issues that could impair our ability to carry out our fiduciary duty to our clients.

### **18c: Bankruptcy Petition**

JGC Wealth Management, LLC has never been the subject of a bankruptcy petition.

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## ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISORS

JGC Wealth Management, LLC's executive officers are Larry R. Glaze, Mark W. Vermillion, Michael A. Blanchard, and John R. La'Gere. Their education and business background information can be found below.

### **Larry R. Glaze, CPA, CFP®**

Year Born: 1949

In addition to his role at JGC Wealth Management, Mr. Glaze is the General Manager of Johnson Glaze & Co, PC ("Johnson Glaze"). Johnson Glaze is a full service CPA firm with services including taxes, financial services, auditing, management services, and consulting. In this capacity, Mr. Glaze may receive compensation from an advisory client who also becomes a client of Johnson Glaze. As well, Mr. Glaze is the trustee and co-trustee to several trusts to which neither he nor the firm provide advisory services.

#### *Educational Background:*

Bachelor of Theology, Corban University (2004)

B.S., Business Administration – Humboldt State University (1976)

A.A., Accounting – Southwest College (1974)

#### *Business Background:*

10/2012 – Present: *Managing Member & Advisor*, JGC Wealth Management, LLC

01/1980 – Present: *President & CPA*, Johnson, Glaze & Co., PC

06/2003 – 10/2012: *Investment Advisor & CFP*, The H Group, Inc.

#### *Professional Designations:*

Certified Financial Planner (CFP®)

Certified Public Accountant (CPA)

### **Mark W. Vermillion, CFP®, LTP**

Year Born: 1968

In addition to his role at JGC Wealth Management, Mark W. Vermillion is a CFP, Staff Accountant and LTP at Johnson Glaze & Co, PC ("Johnson Glaze"). Johnson Glaze is a full service CPA firm with services including taxes, financial services, auditing, management services, and consulting. In this capacity, Mr. Vermillion may receive compensation from an advisory client who also becomes a client of Johnson Glaze.

#### *Educational Background:*

B.A., Sociology – Biola University (1993)

#### *Business Background:*

10/2012 – Present: *Operations Manager & Advisor*, JGC Wealth Management, LLC

01/2003 – Present: *CFP®, Staff Accountant & LTP*, Johnson, Glaze & Co., PC

02/2003 – 02/2013: *Advisor Affiliate*, The H Group, Inc.

02/2003 – 05/2006: *Registered Representative*, Financial Network Investment Corp.

10/2000 – 02/2003: *Relationship Manager*, McDonald Investments

09/1993 – 12/2002: *Relationship Manager*, KeyBank

#### *Professional Qualifications:*

Series 66, Uniform Combined State Law Examination (2001)

#### *Professional Designations:*

Certified Financial Planner (CFP®)  
Licensed Tax Preparer (LTP)  
Insurance Consultant

**Michael A. Blanchard, CPA, ABV**

Year Born: 1971

In addition to his role at JGC Wealth Management, Mr. Blanchard is shareholder and CPA at Johnson Glaze & Co, PC (“Johnson Glaze”). Johnson Glaze is a full service CPA firm with services including taxes, financial services, auditing, management services, and consulting. In this capacity, Mr. Blanchard may receive compensation from an advisory client who also becomes a client of Johnson Glaze.

*Educational Background:*

B.S., Accounting – Linfield College (2005)  
A.T.A., Management – Olympic College (1998)

*Business Background:*

10/2012 – Present: *Compliance Officer & Advisor*, JGC Wealth Management, LLC  
01/2007 – Present: *Accountant & Shareholder*, Johnson, Glaze & Co., PC  
06/2003 – 10/2012: *Advisor Affiliate*, The H Group, Inc.  
01/2000 – 12/2006: *Staff Accountant*, Johnson, Glaze & Co., PC

*Professional Qualifications:*

Series 65, Uniform Investment Adviser Law Examination (2008)

*Professional Designations:*

Certified Public Accountant (CPA)  
Accredited in Business Valuation (ABV)

**John R. La’Gere, CPA**

Year Born: 1961

In addition to his role at JGC Wealth Management, John R. La’Gere is a shareholder and CPA at Johnson Glaze & Co, PC (“Johnson Glaze”). Johnson Glaze is a full service CPA firm with services including taxes, financial services, auditing, management services, and consulting. In this capacity, Mr. La’Gere may receive compensation from an advisory client who also becomes a client of Johnson Glaze.

*Educational Background:*

B.A., Accounting – State University of New York (1992)

*Business Background:*

10/2012 – Present: *Member & Advisor*, JGC Wealth Management, LLC  
12/1994 – Present: *Accountant & Shareholder*, Johnson, Glaze & Co., PC  
02/2008 – 10/2012: *Advisor Affiliate*, The H Group, Inc.

*Professional Qualifications:*

Series 65, Uniform Investment Adviser Law Examination (2008)

*Professional Designation:*

Certified Public Accountant (CPA)

**Explanation of Designations:**

ABV: (Accredited in Business Valuation)

The Accredited in Business Valuation (ABV) credential is for CPAs with extensive experience and who specialize in business valuation. The ABV program provides specialized access to information, education, tools, and support that enhance credential holders' ability to make a genuine difference for their clients and employers. The credential program allows credential holders to brand or position themselves as CPAs who are premier business valuation service providers. It lets a CPA's clients know he or she is an expert in this field and is an essential marketing tool for the CPA wishing to specialize in this area. The ABV credential is the most rigorous of the valuation certifications and holds the most prestige in the marketplace.

The ABV credential is exclusively granted by the AICPA to qualified CPAs. To qualify, a new ABV applicant must:

- Hold a valid and unrevoked CPA certificate issued by a legally constituted state authority.
- Pass the ABV examination. The content of the ABV exam has been developed to test a candidate's understanding of the business valuation body of knowledge generally accepted by the business valuation community.
- Upon successfully passing the ABV examination, complete the ABV credential application and pay the credential fee.
- Sign a Declaration of Intent to comply with the requirements of ABV recertification.

Insurance Consultant:

An insurance consultant's license from the Insurance Division of the Oregon Department of Consumer & Business Services enables you to sell insurance advice or, for a fee, render an opinion regarding insurance. Statutes, Rules, and Ordinances related to the insurance consultant's license are found at ORS 744 and OAR 836-071.

To become licensed as an insurance consultant one must:

1. Have a residence or place of doing business in Oregon.
2. Must disclose any criminal convictions.
3. Have five years insurance experience or equivalent educational qualifications.
4. Pass a written examination.
5. Have errors and omissions insurance with limits not less than \$500,000 covering consultant activities.
6. Complete Form 440-3000.
7. Provide fingerprints.
8. Complete criminal records request form 440-4862.

CFP®: (Certified Financial Planner)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, 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 as of January 2007, attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks. This requires 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 renewal of 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.

#### CPA: (Certified Public Accountant)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

#### LTP: (Licensed Tax Preparer)

A tax preparer license from the Oregon Board of Tax Practitioners enables you to lawfully prepare personal income tax returns in Oregon for a fee or valuable consideration. A tax preparer must work under the supervision of a licensed tax consultant, a certified public accountant, a public accountant, or an attorney-at-law.

To be a licensed tax preparer in Oregon, you must pass an examination administered by the Board staff or a proctor authorized by the Board to administer exams. Passing the tax preparer examination requires careful and comprehensive preparation, including successful completion of an 80-hour basic tax course or its equivalent. The tax consultant examination is based on experience and knowledge gained as a working tax consultant and through continuing-education courses, individual study and research.

To become licensed as a tax preparer:

- You must be at least 18 years old and possess a high school or general equivalency diploma (GED).
- You must complete an 80-hour basic tax course or its equivalent, although you may apply to take the examination before your 80-hour basic tax course is completed. Tax preparer applicants must

retake the basic tax course, if after three (3) years from basic course completion date; the applicant has not yet passed the preparer exam.

- You may submit transcripts and course summaries of college courses with your application in lieu of the 80-hour basic tax course; however, the acceptance of alternative tax-related courses will be at the discretion of the Board, per OAR 800-020-0015(3).
- You must pass the tax preparer examination administered by the Board with a score of 75 percent or higher.