



# StrategIQ<sup>®</sup> Financial Group, LLC Brochure Supplement

April 11, 2022

This ADV Part 2B Brochure Supplement (“ADV Supplement”) provides information about certain persons supervised by StrategIQ<sup>®</sup> Financial Group, LLC (“StrategIQ”), including its officers, members and investment adviser representatives, and supplements StrategIQ’s ADV Part 2A Brochure (“ADV Brochure”). Please direct any inquiries relating to the ADV Brochure or this ADV Supplement, including requests for the most recent version of either document, to an investment advisor of StrategIQ or StrategIQ’s Chief Compliance Officer, Markus R. F. Sleuwen. Additional information is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Chad E. Hassinger, CFP®

Chief Executive Officer

StrategIQ Financial Group, LLC (“StrategIQ”)

## MAIN OFFICE:

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 217

[cehassinger@sfgweb.com](mailto:cehassinger@sfgweb.com)

## Educational Background and Experience:

### Year of Birth:

1970

### Formal education after high school:

The College for Financial Planning

Bachelor of Science in Business Administration, Concentration Finance and Economics, Valparaiso University

### Business Background (last 5 years):

1996 to *present*: Chief Executive Officer and Financial Advisor – StrategIQ

2014 to present: Manager – IQ Companies LLC

Various to present: Owner/Member – IMAT, LLC; Dunegrass, LLC; Dunegrass II, LLC; HK Management, LLC; Lakepoint Properties LLC

Various to 2018: Owner/Member - Chandana Group LLC; Great Lakes Distributing, Inc.

2007 to 2016: Registered Principal - SII Investments, Inc.

1992 to 2016: Agent - Life, Health, and Variable Insurance Licenses

### Professional designations held:

\*CERTIFIED FINANCIAL PLANNER™, CFP®

### Company Role:

As SFG’s Chief Executive Officer, Chad serves as leader of, and has active involvement in, virtually every area of the firm’s business. In addition to his management activities, Chad also provides investment advisory services and business consulting services.

### Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Chad.

### Other Business Activities:

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type

of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Chad:

- IMAT, LLC
- Chandana Group LLC
- Dunegrass and Dunegrass 02, LLC
- HK Management LLC
- Lakepoint Properties LLC
- IQ Companies, LLC – Manager and Member (IQ Companies owns StrategIQ)

Chad may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Chad (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Chad address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Chad does not receive any economic benefit for providing or recommending advisory services, other than base guaranteed payments and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Chad or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. While Chad is an Investment Adviser Representative, he currently is not assigned to any StrategIQ client team.

StrategIQ’s Investment Committee comprises some of the firm’s executive officers, including Chad and the Chief Investment Officer, as well as some senior investment advisors. StrategIQ’s Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ’s Chief Investment Officer or other members of StrategIQ’s investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

All supervised persons, including Chad, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Markus R. F. Sleuwen, JD

Executive Vice President, Chief Compliance Officer, General Counsel & Secretary  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

700 Commerce Dr, Suite 500  
Oak Brook, IL 60523

(630) 455-4700 x 220  
msleuwen@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1968

### **Formal education after high school:**

Juris Doctor, Saint Louis University School of Law (Cum Laude and Alpha Sigma Nu Honor Society)  
Bachelor of Science in Business Administration, Valparaiso University. (Minors: International Business, Mathematics and Engineering/Product Operations Management).

### **Business Background (last 5 years):**

2018 to present: Executive Vice President, Chief Compliance Officer, General Counsel and Secretary – StrategIQ  
2005 to present: Attorney, Managing Director – Global Counsel, LLC (Law Firm)  
2005 to present: President – CCMS International, LLC (Illinois Business Broker)  
2014 to 2018: Executive Vice President, General Counsel and Secretary – StrategIQ

### **Professional designations held:**

\*Juris Doctor (JD)  
Member of the Illinois and Missouri State Bar Associations

### **Company Role:**

Markus serves in three roles at SFG. In his role as Executive Vice-President, Markus actively participates in the strategic management of the company. As General Counsel, Markus serves as chief legal officer of the company. As Chief Compliance Officer, Markus leads the company’s compliance department.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Markus.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type

of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). Markus is not an investment adviser representative and, therefore, no disclosures under this section are required with respect to Markus. Nonetheless, the following outside business activity disclosures are made with respect to Markus:

- CCMS International, LLC (IL Business Broker) - Owner
- Global Counsel, LLC (IL Law Firm) - Owner
- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Markus may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Markus (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Chad address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Markus does not provide investment advisory services. He receives base guaranteed payments and discretionary bonuses from StrategIQ for his various management activities.

#### **Supervision:**

Markus does not provide investment advisory services.

All supervised persons, including Markus, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is 773-917-6500 (ext. 220). Markus reports to, and is supervised by, the Chief Executive Officer.

# Bradley (Brad) J. Rathe, AIF®

Chief Investment Officer

StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

The Mercantile Exchange Building

30 S. Wacker Drive

Suite 2200

Chicago, IL 60606

(312) 854-0897 x 244

bjrathe@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1967

### **Formal education after high school:**

Bachelor of Science in Business, Iowa State University

### **Business Background (last 5 years):**

2012 to present: Chief Investment Officer and Financial Advisor – StrategIQ

### **Professional designations held:**

Accredited Investment Fiduciary® (AIF®)

### **Company Role:**

In his role as Chief Investment Officer of StrategIQ, Brad leads the firm’s Investment Committee on risk management and asset allocation discussions and is also responsible for the implementation of the tactical and strategic trading decisions.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Brad.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Brad:

- Astor Janssen Holdings (a commodity pool operator and a commodity trading adviser) - Principal and Sole Owner
- Behrhill Pork, LLC – Commodity Investment - Owner
- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Brad may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Brad (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Brad address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Brad does not receive any economic benefit for providing or recommending advisory services, other than base guaranteed payments and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Brad or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Brad currently serves as member of certain client teams in his capacity as Chief Investment Officer.

Brad reports to, and is under the supervision of, StrategIQ’s Chief Executive Officer.

All supervised persons, including Brad, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Deborah (Debby) M. Sarkey, CPA, MST

Chief Financial Officer, StrategIQ Financial Group, LLC (“StrategIQ”)  
President, StrategIQ Tax and Business Services®, LLC (“STBS”)

## MAIN OFFICE:

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 222  
dmsarkey@sfgweb.com

## Educational Background and Experience:

### Year of Birth:

1958

### Formal education after high school:

Masters of Science in Taxation, DePaul University  
Bachelor of Science, General Management, Concentration Accounting and Finance, Purdue University

### Business Background (last 5 years):

2018 to present: President – StrategIQ Tax and Business Services™, LLC  
2013 to present: Chief Financial Officer – StrategIQ  
2001 to present: Accounting Manager – StrategIQ

### Professional designations held:

\*CERTIFIED PUBLIC ACCOUNTANT (CPA) since 1983

### Company Role:

Deborah M. Sarkey serves in two roles at SFG. As Chief Financial Officer of SFG, she directs the fiscal function of the company. As President of StrategIQ Tax and Business Services, LLC, an accountancy firm affiliated with but separate from SFG, Deborah is directly involved in the provision of accounting and tax services to clients and directs STBS’s team of accounting and tax professionals.

### Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Debby.

### Other Business Activities:

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or



pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Debby:

StrategIQ Tax and Business Services, LLC – Member

IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Debby receives compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Debby (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Debby address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

**Additional Compensation:**

Deborah M. Sarkey does not provide investment advisory services. She receives base guaranteed payments and discretionary bonuses from StrategIQ Tax and Business Services, LLC for her tax and accounting services to clients.

**Supervision:**

In her capacity as Chief Financial Officer, Debby reports to, and is under the supervision of, StrategIQ’s Chief Executive Officer. Debby does not provide investment advisory services.

All supervised persons, including Debby, in her capacity as an officer of StrategIQ, must comply with StrategIQ’s compliance policies and procedures, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# STEPHEN (STEVE) J. BARRETT, CFP<sup>®</sup>, AIF<sup>®</sup>, AWMA<sup>®</sup>, CPWA<sup>®</sup>

Senior Vice President, Private Client Group  
StrategIQ Financial Group, LLC (“StrategIQ”)

## MAIN OFFICE:

100 Executive Drive, Suite A  
Lafayette, IN 47905

(765) 446-2297 x 404  
sjbarrett@sfgweb.com

## Educational Background and Experience:

### Year of Birth:

1970

### Formal education after high school:

The College for Financial Planning Program  
Bachelor of Science in Financial Planning and Counseling, Purdue University

### Business Background:

1997 to present: Senior Vice President, Private Client Group – StrategIQ  
2007 to 2016: Registered Representative - SII Investments, Inc.  
Various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### Professional designations held:

- \*CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>)
- \*Accredited Wealth Management Advisor<sup>™</sup> (AWMA<sup>®</sup>)
- \*Accredited Investment Fiduciary<sup>™</sup> (AIF<sup>®</sup>)
- \*Certified Private Wealth Advisor<sup>®</sup> (CPWA<sup>®</sup>)
- \*Chartered Advisor in Philanthropy<sup>®</sup> (CAP<sup>®</sup>)

### Company Role:

Steve is an experienced investment advisor, focusing his practice on business leaders. He has earned four prestigious designations: Certified Financial Planner<sup>™</sup>, Accredited Wealth Management Advisor<sup>™</sup>, Accredited Investment Fiduciary<sup>®</sup>, and Certified Private Wealth Advisor<sup>®</sup>. He also has been a recipient of the Five Star Wealth Manager Award\* with respect to several years, the most recent one in 2020.

### Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Steve.

### Other Business Activities:

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Steve:

- Lakepoint Properties, LLC. and Dunegrass II, LLC - Owner
- Lafayette Country Club - Treasurer and Board Member
- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Steve may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Doug (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Doug address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Steve does not receive any economic benefit for providing or recommending advisory services, other than base guaranteed payments and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Steve or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Steve is an investment adviser representative and serves as lead or secondary with respect to StrategIQ client teams to which he is assigned.

StrategIQ’s Investment Committee comprises some of the firm’s executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ’s Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ’s Chief Investment Officer or other members of StrategIQ’s investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Steve reports to, and is under the supervision of, StrategIQ’s Vice President, Wealth Management Services.

All supervised persons, including Steve, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Douglas (Doug) J. Hoover, CFP<sup>®</sup>, ChFC<sup>®</sup>, CDFIA<sup>®</sup>

Vice President, Wealth Management  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 229  
djhoover@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1970

### **Formal education after high school:**

The American College for Financial Planning Program  
Bachelor of Science in Business, Valparaiso University

### **Business Background:**

1996 to present: Vice President of Wealth Management – StrategIQ  
2007 to 2016: Registered Representative - SII Investments, Inc.  
various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### **Professional designations held:**

- \*CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>)
- \*Chartered Financial Consultant<sup>™</sup> (ChFC<sup>®</sup>)
- \*Certified Divorce Financial Analyst<sup>™</sup> (CDFIA<sup>®</sup>)

### **Company Role:**

Doug is an experienced high net worth investment advisor, with a focus on business owners and corporate executives. He has earned two prestigious designations: Certified Financial Planner<sup>™</sup> and Certified Divorce Financial Analyst.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Doug.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Doug:

- Dunegrass II – Owner
- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Doug may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Doug (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Doug address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Doug does not receive any economic benefit for providing or recommending advisory services, other than base guaranteed payments and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Doug or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Doug is an investment adviser representative and serves as lead, secondary or managing advisor with respect to StrategIQ client teams to which he is assigned.

StrategIQ’s Investment Committee comprises some of the firm’s executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ’s Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ’s Chief Investment Officer or other members of StrategIQ’s investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Doug reports to, and is under the supervision of, StrategIQ’s Vice President, Wealth Management Services.

All supervised persons, including Doug, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Steven (Steve) M. Gronceski, CFP<sup>®</sup>, AIF<sup>®</sup>

Vice President, Wealth Management  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 208  
smgronceski@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1970

### **Formal education after high school:**

The American College for Financial Planning Program  
Bachelor of Science in Financial Management, Purdue University

### **Business Background:**

1998 to present: Vice President of Wealth Management – StrategIQ  
2006 to present: Managing Member – Lake Michigan Properties, LLC  
2007 to 2016: Registered Representative - SII Investments, Inc.  
Various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### **Professional designations held:**

\*CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>)  
\*Accredited Investment Fiduciary<sup>™</sup> (AIF<sup>®</sup>)

### **Company Role:**

Steve is an experienced high net worth investment advisor, with a focus on business owners, corporate executives, and professionals. As a TIAA-CREF authorized advisor, he works closely with our clients in the medical and academic professions. He has earned two prestigious designations: Certified Financial Planner<sup>™</sup> and Chartered Life Underwriter.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Disclosures appear on Steve’s investment adviser public disclosure with the SEC, but StrategIQ feels that none of these disclosures are material to your evaluation of Steve in relation to his provision of investment advice to you. Steve’s investment adviser public disclosure with the SEC can be accessed at <https://adviserinfo.sec.gov/individual/summary/2466208>.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised

person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Steve.

- Notre Dame Church – Finance Council Member
- Dunegrass II – Owner/Member
- Lake Michigan Properties, LLC - Managing Member
- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Steve may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Steve (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Doug address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Steve does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Steve or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Steve is an investment adviser representative and serves as lead or secondary advisor with respect to StrategIQ client teams to which he is assigned.

StrategIQ’s Investment Committee comprises some of the firm’s executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ’s Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ’s Chief Investment Officer or other members of StrategIQ’s investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Steve reports to, and is under the supervision of, StrategIQ’s Vice President, Wealth Management Services.

All supervised persons, including Steve, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Jeremy D. Schares, CFP<sup>®</sup>, CRPC<sup>®</sup>

Vice President, Wealth Management Services  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

700 Commerce Dr, Suite 500  
Oak Brook, IL 60523

(630) 455-4700 x 227  
jdschares@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1984

### **Formal education after high school:**

The College for Financial Planning Program  
Bachelor of Science in Business Administration, Valparaiso University

### **Business Background:**

2018 to present: Vice President, Wealth Management – StrategIQ  
2008 to 2018: Financial Advisor, Senior Financial Advisor and Associate VP, Wealth Management – StrategIQ  
2008 to 2016: Registered Representative - SII Investments, Inc.  
Various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### **Professional designations held:**

Jeremy is an experienced investment advisor. He has earned two prestigious designations: Certified Financial Planner<sup>™\*</sup> (CFP<sup>®</sup>) and Chartered Retirement Planning Counselor<sup>™\*</sup> (CRPC<sup>®</sup>). He also has been a recipient of the Five Star Wealth Manager Award\* with respect to several years, the most recent one in 2019.

### **Company Role:**

Jeremy provides comprehensive financial planning and investment management services to individuals and their families. He regularly advises physicians, consultants, attorneys and accountants, and also works with small business owners. He has earned two prestigious designations: Certified Financial Planner<sup>™</sup> and Chartered Retirement Planning Counselor<sup>™</sup>.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Jeremy.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised



person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Jeremy:

- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Jeremy may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Jeremy (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Doug address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Jeremy does not receive any economic benefit for providing or recommending advisory services, other than base guaranteed payments and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Jeremy or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Jeremy is an investment adviser representative and serves as lead, secondary or managing advisor with respect to StrategIQ client teams to which he is assigned.

StrategIQ’s Investment Committee comprises some of the firm’s executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ’s Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ’s Chief Investment Officer or other members of StrategIQ’s investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Jeremy reports to, and is under the supervision of, StrategIQ’s Chief Executive Officer.

All supervised persons, including Jeremy, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Marc A. Steinman, JD

Senior Vice President, Wealth Management  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

707 Lake Cook Road Suite 109  
Deerfield, IL 60015

(847) 205-2590  
masteinman@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1957

### **Formal education after high school:**

Juris Doctor, Albany Law School  
Bachelor of Business Administration in Finance, University of Massachusetts, Amherst

### **Business Background:**

1999 to present: President – Personal Financial Planning, Inc.

### **Professional designations held:**

\*Juris Doctor (JD)  
Member of the Illinois State Bar Association

### **Company Role:**

Marc is an experienced high net worth investment advisor, with a focus on business owners and corporate executives.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Marc.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Marc.

### **Additional Compensation:**

Marc does not receive any economic benefit for providing or recommending advisory services, other than base guaranteed payments and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Marc or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Marc is an investment adviser representative and serves as lead or secondary advisor with respect to StrategIQ client teams to which he is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Marc reports to, and is under the supervision of, StrategIQ's Chief Executive Officer and StrategIQ's Vice President, Wealth Management Services.

All supervised persons, including Marc, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Michael (Mike) A. Jankowske, CFP®

Advanced Estate and Charitable Planning Specialist  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 213  
majankowske@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1952

### **Formal education after high school:**

The College for Financial Planning Program  
Bachelor of Arts in Business, Valparaiso University, 1974

### **Business Background:**

1996 to present: Advanced Planning Financial Advisor – StrategIQ  
2018 to present: Hamelind Foundation  
2007 to 2016: Registered Principal - SII Investments, Inc.  
various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### **Professional designations held:**

\*CERTIFIED FINANCIAL PLANNER™ (CFP®)

### **Company Role:**

Mike is an experienced financial advisor, with particular depth in the areas of income and estate tax planning. For over 35 years, he has been on the forefront of developing trust and charitable strategies and solutions for select families, businesses and not for profits, identifying viable opportunities and actively participating in the development of planned giving programs.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Mike.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Mike:

- Dunegrass and Dunegrass II, LLC – Owner
- Residential Rental Property – Owner
- IQ Companies, LLC - Member (IQ Companies owns StrategIQ)

Mike may receive compensation or profit distributions with respect to these outside business activities.

StrategIQ may recommend utilizing the services of NATC as either a custodian or trustee or both. Because StrategIQ owns an equity stake of less than 1% of the shares of the parent company of National Advisors Trust Company (“NATC”), a conflict of interest exists because the value of the equity stake of StrategIQ in NATC may increase as a result of additional revenues of NATC being attributable to StrategIQ clients referred by StrategIQ. Mike (as an indirect owner of NATC) would benefit financially from such potential increased NATC equity interest valuations. StrategIQ and Doug address this conflict in two ways: (i) disclosure to clients of this conflict of interest and (ii) each StrategIQ client has the choice to utilize the services of any company as either a custodian or trustee or both.

#### **Additional Compensation:**

Mike does not receive any economic benefit for providing investment advisory services for StrategIQ, other than base guaranteed payments and bonuses. Educational services or instructional seminars may be provided, at no cost to Mike or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ’s Investment Committee based on SFG client’s investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Mike is an investment adviser representative and provides financial planning, estate, tax and charitable planning support to assigned teams.

StrategIQ’s Investment Committee comprises some of the firm’s executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ’s Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ’s Chief Investment Officer or other members of StrategIQ’s investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Mike reports to, and is under the supervision of, StrategIQ’s Vice President, Wealth Management Services.

All supervised persons, including Mike, must comply with StrategIQ’s compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ’s fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm’s compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm’s compliance policies and procedures and for enforcing the firm’s compliance policies and procedures. Markus’ telephone number is (630) 455-4700 x 220.

# Colleen M. Henes, CFP<sup>®</sup>, J.D., E.A.

Associate Vice-President, Wealth Management  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

700 Commerce Dr, Suite 500  
Oak Brook, IL 60523

(630) 455-4700 x 224  
cmhenes@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1978

### **Formal education after high school:**

Juris Doctor, DePaul University College of Law, 2004  
Bachelor of Science in Psychology, University of Illinois Urbana-Champaign, 2000

### **Business Background:**

2017 to present: Financial Advisor – StrategIQ  
2016 to 2017: Attorney – Huck Bouma PC  
2014 to 2016: Investment Adviser Representative – Hedeker Wealth  
2009 to 2016: Attorney – Hedeker Law  
2005 to 2009: Attorney – William J. Arendt & Associates PC

### **Professional designations held:**

\*Juris Doctor (JD)  
\*CERTIFIED FINANCIAL PLANNER<sup>™</sup> (CFP<sup>®</sup>)  
\*IRS Enrolled Agent

### **Company Role:**

Colleen M. Henes serves as a financial advisor in our advanced planning division. Colleen is active in researching, evaluating, and recommending advanced planning strategies for our clients and their families.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Colleen.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised

person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Colleen.

**Additional Compensation:**

Colleen does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses provided by StrategIQ. Educational services or instructional seminars may be provided, at no cost to Colleen or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Colleen is an investment adviser representative and serves as lead or servicing advisor with respect to StrategIQ client teams to which she is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Colleen reports to, and is under the supervision of, Vice President, Wealth Management Services.

All supervised persons, including Colleen, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Pamela (Pam) A. Martin, CFP<sup>®</sup>, AIF<sup>®</sup>

Manager, Advisory Services

StrategIQ Financial Group, LLC (“StrategIQ”)

## MAIN OFFICE:

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 210  
pamartin@sfgweb.com

## Educational Background and Experience:

### Year of Birth:

1969

### Formal education after high school:

Bachelor of Science, Maranatha Baptist Bible College

### Business Background:

2017 to present: Financial Advisor – StrategIQ

2015 to 2017: Financial Advisor – Strategize Wealth Management Group

2015 to 2017: Agent & Registered Representative – HD Vest Investment Services

2015 to 2017: Agent – HD Vest Insurance Agency, Inc.

2011 to 2015: Agent – Primerica Financial Services

2011 to 2015: Agent & Registered Representative - PFS Investments, Inc.

### Professional designations held:

\*Accredited Investment Fiduciary<sup>™</sup> (AIF).

\*Certified Financial Planner<sup>™</sup>\* (CFP<sup>®</sup>)

### Company Role:

As a Financial Advisor at StrategIQ, Pam provides comprehensive financial planning and investment management to individuals. She is active in researching, evaluating, and recommending financial plans to meet the need of individual clients. She is instrumental in helping clients update portions of their plan that are critical to financial success.

### Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Pam.

### Other Business Activities:



Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). The following outside business activity disclosures are made with respect to Pam.

- Keys to Life, LLC – Managing Partner
- The Crossing School of Business and Entrepreneurship – Advisory Board Member
- Junior Achievement of Chicago – Advisory Board Member
- Polka Dot Powerhouse – Managing Board Member

#### **Additional Compensation:**

Pam does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Pamela or StrategIQ, by custodians of the assets managed by StrategIQ.

#### **Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Pam is an investment adviser representative and serves as lead or servicing advisor with respect to StrategIQ client teams to which she is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Pam reports to, and is under the supervision of, Jeremy Schares.

All supervised persons, including Pam, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# James L. Hart, AIF<sup>®</sup>, AIFA<sup>®</sup>

Financial Advisor; Retirement Plan Consultant  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 238  
jlhart@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1989

### **Formal education after high school:**

Bachelor of Sciences in Business Administration, Finance, Valparaiso University

### **Business Background:**

2018 to present – Financial Advisor, Retirement Plan Consultant – StrategIQ

2015 to present: Trader – StrategIQ

2011 to 2016: Corporate Development – StrategIQ

### **Professional designations held:**

\*Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>)

### **Company Role:**

James is an Investment Adviser Representative of SFG. James’ role in the Retirement Plan Services division of StrategIQ includes supporting and educating plan sponsors, administrators and trustees in regards to their fiduciary obligations. James’ professional responsibilities include Investment Analysis, Fiduciary Education, Employee Education & Enrollment, Plan Governance and Regulatory Guidance. James also provides financial planning and investment advisory services to individual clients and families.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to James.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to James.

**Additional Compensation:**

James does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to James or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. James is an investment adviser representative and serves as lead or servicing advisor with respect to StrategIQ client teams to which he is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

James reports to, and is under the supervision of, Vice President, Wealth Management Services.

All supervised persons, including James, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Nicole M. Clarke, AIF®

Manager, Operations and Client Services

Financial Advisor

StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 East 90th Drive  
Merrillville, Indiana 46410

(219) 736-8902 x 214  
nmclarke@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1982

### **Formal education after high school:**

Bachelor of Science in Human Resources, Purdue University

### **Business Background:**

2005 to present: Financial Advisor, Financial Planning Department Manager – StrategIQ

2005 to 2016: Assistant Compliance Manager – StrategIQ

2007 to 2016: Registered Principal - SII Investments, Inc.

Various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### **Professional designations held:**

\*Accredited Investment Fiduciary™ (AIF®)

### **Company Role:**

As Manager, Operations and Client Services, Nicole manages StrategIQ’s operations and client service processes. As a Financial Advisor at StrategIQ, Nicole provides comprehensive financial planning and investment management to individuals. She is active in researching, evaluating, and recommending financial plans to meet the need of individual clients. She is instrumental in helping clients update portions of their plan that are critical to financial success.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Nicole.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Nicole.

**Additional Compensation:**

Nicole does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Nicole or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Nicole is an investment adviser representative and serves as lead or servicing advisor with respect to StrategIQ client teams to which she is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

As Manager, Operations and Client Services, Nicole reports to, and is under the supervision of, the Assistant Vice-President of Operations. When acting in her capacity as investment adviser representative, Nicole reports to, and is under the supervision of, Manager, Advisory Services.

All supervised persons, including Nicole, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Bradley M. Steinman, J.D.

Associate Financial Advisor

StrategIQ Financial Group, LLC (“StrategIQ”)

## MAIN OFFICE:

707 Lake Cook Road Suite 109  
Deerfield, IL 60015

(847) 205-2590  
masteinman@sfgweb.com

## Educational Background and Experience:

### Year of Birth:

1988

### Formal education after high school:

Juris Doctor - Lewis and Clark Law School  
Bachelor of Science in Business - Indiana University

### Business Background:

2021 to present: Associate Financial Advisor – StrategIQ  
2019 to 2021: Financial Advisor – Personal Financial Planning, Inc.  
2013 to 2019: Attorney

### Professional designations held:

\*Juris Doctor (JD)  
Member of the Oregon (2013), Texas (2020) and Illinois (2020) State Bar Associations  
Notary Public – Illinois, 2020

### Company Role:

As an Associate Financial Advisor at StrategIQ, Bradley provides financial counselling and investment advisory services to clients. He is responsible for preparing materials for client review appointments, executing trades, preparing financial plans, reallocating client portfolios and processing account information.

### Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Bradley.

### Other Business Activities:

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type

of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Bradley.

**Additional Compensation:**

Bradley does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Bradley or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Bradley is an investment adviser representative and serves as support advisor with respect to StrategIQ client teams to which she is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Bradley reports to, and is under the supervision of, StrategIQ's Manager, Advisory Services, and StrategIQ's Client Services Supervisor.

All supervised persons, including Bradley, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Richard (Rick) L. Hatcher

Senior Financial Advisor

StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

700 Commerce Dr, Suite 500

Oak Brook, IL 60523

(630) 455-4700 x 232

rlhatcher@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1955

### **Formal education after high school:**

Bachelor of Science in Finance, Southern Illinois University

### **Business Background:**

2014 to 2019: Associate Vice President, Wealth Management – StrategIQ

2014 to 2016: Registered Representative - SII Investments, Inc.

Various to 2016: Agent - Life, Health, and Variable Insurance Licenses

2008 to 2014: Vice President, Advisor – Royal Bank of Canada Wealth Management

2002 to 2008: Vice President, Advisor – Smith Barney

1995 to 2002: Vice President, Financial Consultant – First Union/Wachovia Securities

### **Professional designations held:**

N/A

### **Company Role:**

Rick is an experienced high net worth investment advisor, with a focus on corporate managers and professionals. As a result of his relationships with numerous affluent individuals and families over his career of more than 35 years, Rick has developed exceptional breadth, leveraging it as necessary to provide targeted advice to our clients.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Rick.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time



or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Rick.

**Additional Compensation:**

Rick does not receive any economic benefit for providing investment advisory services for StrategIQ, other than a consulting fee for his diverse services to StrategIQ as an independent contractor of StrategIQ. Educational services or instructional seminars may be provided, at no cost to Rick or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Rick is an investment adviser representative and serves as lead or secondary advisor with respect to StrategIQ client teams to which he is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Rick reports to, and is under the supervision of, Vice President, Wealth Management Services.

All supervised persons, including Rick, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures Markus' telephone number is (630) 455-4700 x 220.

# Jennifer S. Ryan

Associate Financial Advisor

StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 209  
jsryan@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1996

### **Formal education after high school:**

Bachelor of Science in Financial Counseling and Planning – Purdue University

### **Business Background:**

2019 to present: Associate Financial Planner – StrategIQ

May 2017 to December 2017: Intern – Mindy Deno State Farm Insurance

### **Professional designations held:**

N/A

### **Company Role:**

As an Associate Financial Advisor at StrategIQ, Jennifer provides financial counselling and investment advisory services to clients. She is responsible for preparing materials for client review appointments, executing trades, preparing financial plans, reallocating client portfolios and processing account information.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Jennifer.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Jennifer.

### **Additional Compensation:**

Jennifer does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Jennifer or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Each StrategIQ client works directly with investment adviser representatives that are members of a financial planning and investment advisory team assigned to such StrategIQ client. These investment adviser representatives recommend specific investment strategies developed by StrategIQ's Investment Committee based on SFG client's investment goals, risk tolerance and stated objectives and needs. Each financial planning/investment advisory team assigned to a StrategIQ client may include a lead, service and managing advisor, in addition to other advisory team members such as financial planning, estate and trust planning, portfolio manager or tax planning specialists. The individual acting as managing advisor for a specific team oversees such team. Jennifer is an investment adviser representative and serves as support advisor with respect to StrategIQ client teams to which she is assigned.

StrategIQ's Investment Committee comprises some of the firm's executive officers, including the Chief Investment Officer, as well as some senior investment advisors. StrategIQ's Chief Investment Officer communicates with investment adviser representatives on an ongoing basis to present new investments, explain changes to any investment allocations within a strategy or generally to discuss particular investment related news or questions. StrategIQ's Chief Investment Officer or other members of StrategIQ's investment department also communicate with investment adviser representatives from time to time to discuss specific trade action requests with respect to which they have questions.

Jennifer reports to, and is under the supervision of, StrategIQ's Manager, Advisory Services.

All supervised persons, including Jennifer, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Sandra (Sandee) M. Dudash

Compliance Manager; Senior Client Service Advisor  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 ext. 223  
smdudash@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1959

### **Formal education after high school:**

Bachelor of Science in Business Management, Indiana University, 1981

### **Business Background:**

2017 to present: Compliance Assistant – StrategIQ  
1997 to present: Senior Client Service Advisor – StrategIQ  
2007 to 2016: Registered Representative - SII Investments, Inc.  
Various to 2016: Agent - Life, Health, and Variable Insurance Licenses

### **Professional designations held:**

N/A

### **Company Role:**

As an investment advisor with over twenty-five years of experience in the investment advisory industry and in her capacity as Senior Client Service Advisor, Sandee supports client teams with service issues. As Compliance Manager, Sandee implements the firm’s policies and procedures, performing periodic spot checks to ensure adherence to all policies, procedures, laws and internally adopted best practices.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Sandee.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Sandee.

**Additional Compensation:**

Sandee does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Sandra or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Sandee's services within the operations or compliance departments are subject to the supervision of StrategIQ's Assistant Vice-President of Operation or Chief Compliance Officer, respectively.

All supervised persons, including Sandee, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Dalton J. Stokes

Business Development Coordinator; Investment Advisor  
StrategIQ Financial Group, LLC (“StrategIQ”)

**MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 206  
djstokes@sfgweb.com

## Educational Background and Experience:

**Year of Birth:**

1995

**Formal education after high school:**

Bachelor of Business Administration, Valparaiso University

**Business Background:**

2018 to present: Business Development Coordinator; Client Service Advisor – StrategIQ  
May 2017 to August 2017: Wealth Management Associate Intern – Merrill Lynch  
May 2016 to August 2016: Underwriting Intern – Intercoastal Financial Group, LLC

**Professional designations held:**

N/A

**Company Role:**

As an Investment Advisor at StrategIQ, Dalton provides financial counselling and investment advisory services. He is responsible for preparing materials for client review appointments, executing trades, reallocating client portfolios and processing account information.

**Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Dalton.

**Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Dalton.

**Additional Compensation:**

Dalton does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Dalton or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Dalton's services within the investment advisory department are subject to the supervision of StrategIQ's Manager, Advisory Services and within the business development department to the supervision of Vice-President, Business Development and Marketing.

When providing business development services, Dalton reports to, and is under the supervision of, StrategIQ's Chief Executive Officer. Otherwise, in his capacity as investment adviser representative, Dalton reports to, and is under the supervision of, Jeremy Schares.

All supervised persons, including Dalton, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# J. Thomas Pechin

Senior Trader; Investment Advisor  
StrategIQ Financial Group, LLC (“StrategIQ”)

**MAIN OFFICE:**

100 Executive Drive, Suite A  
Lafayette, IN 47905

(765) 446-2297 x 403  
jtpechin@sfgweb.com

## Educational Background and Experience:

**Year of Birth:**

1994

**Formal education after high school:**

Bachelor of Science in Economics – Purdue University Krannert School of Management

**Business Background:**

2019 to present: Associate Trader; Client Service Advisor – StrategIQ  
June 2017 to June 2018: Trade Analyst II – Cortland Capital Market Services, LLC

**Professional designations held:**

N/A

**Company Role:**

As a Client Service Advisor at StrategIQ, Thomas assists clients with investment and other client service issues. He is responsible for preparing materials for client review appointments, executing trades, reallocating client portfolios and processing account information.

**Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Thomas.

**Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Thomas.



**Additional Compensation:**

J. Thomas Pechin does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Thomas or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Thomas' reports to, and is under the supervision of StrategIQ's Chief Investment Officer and Manager, Advisory Services.

All supervised persons, including Thomas, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# David H. Keller, MBA

Research and Financial Analyst  
StrategIQ Financial Group, LLC (“StrategIQ”)

## **MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 234  
dhkeller@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1990

### **Formal education after high school:**

Master of Business Administration - University of Notre Dame Mendoza College of Business (cum laude)  
Bachelor of Arts - Political Science - University of Wyoming

### **Business Background:**

August 2021 to present: Trader and Financial Analyst – StrategIQ  
2018 – 2019: Longshoremen – Pacific Maritime Association  
2016 - 2017: Client Manager Personal Services Group - T. Rowe Price

### **Professional designations held:**

N/A

### **Company Role:**

As a Trader and Financial Analyst at StrategIQ, David assists the Chief Investment Officer with trading and financial analysis tasks.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to David.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to David.

**Additional Compensation:**

David does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to David or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

David's services within the trading department are subject to the supervision of StrategIQ's Chief Investment Officer.

All supervised persons, including David, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Kashish Meghani, MF, MC

Trader and Financial Analyst

StrategiQ Financial Group, LLC (“StrategiQ”)

## **MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 235  
kmeghani@sfgweb.com

## Educational Background and Experience:

### **Year of Birth:**

1997

### **Formal education after high school:**

Master of Finance - Northern Illinois University

Master of Commerce - KP College of Commerce (Gujarat, India)

Bachelor of Commerce - Vanita Vishram Women’s College of Commerce (Gujarat, India)

Diploma in Banking and Finance - Indian Institute of Banking and Finance

### **Business Background:**

August 2021 to present: Trader and Financial Analyst – StrategiQ

2020 - August 2018: Trade – Savant Wealth Management

### **Professional designations held:**

N/A

### **Company Role:**

As a Trader and Financial Analyst at StrategiQ, Kashish assists the Chief Investment Officer with trading and financial analysis tasks.

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Kashish.

### **Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Kashish.

**Additional Compensation:**

Kashish does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Kashish or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Kashish's services are subject to the supervision of StrategIQ's Chief Investment Officer.

All supervised persons, including Kashish, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Ashlynn M. Husmann

Financial Planner

StrategIQ Financial Group, LLC (“StrategIQ”)

**MAIN OFFICE:**

100 Executive Drive, Suite A  
Lafayette, IN 47905

(765) 446-2297 x 219

[amhusmann@sfgweb.com](mailto:amhusmann@sfgweb.com)

## Educational Background and Experience:

**Year of Birth:**

1996

**Formal education after high school:**

Bachelor of Science in Financial Counseling and Planning – Purdue University  
Associate of Science in Business Administration - Ivy Tech Community College

**Business Background:**

2021 - present: Client Service Advisor – StrategIQ  
2019 to 2021: Client Service Associate – StrategIQ

**Professional designations held:**

N/A

**Company Role:**

As a Financial Planner at StrategIQ, Ashlynn provides financial counselling and investment advisory services to clients. She is responsible for preparing materials for client review appointments, executing trades, preparing financial plans, reallocating client portfolios and processing account information.

**Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Ashlynn.

**Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time

or pay (if less than 10% of time or income, presumed not to be substantial). Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Ashlynne.

**Additional Compensation:**

Ashlynne does not receive any economic benefit for providing investment advisory services, other than compensation as an investment adviser representative of StrategIQ with respect to the solicitation of investment advisory services for StrategIQ. Educational services or instructional seminars may be provided, at no cost to Ashlynne or StrategIQ, by custodians of the assets managed by StrategIQ.

**Additional Compensation:**

Ashlynne does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Ashlynne or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Ashlynne reports to, and is under the supervision of Manager, Advisory Services.

All supervised persons, including Ashlynne, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Madeline M. Brown

Financial Planner

StrategIQ Financial Group, LLC (“StrategIQ”)

**MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 204  
mmbrown@sfgweb.com

## Educational Background and Experience:

**Year of Birth:**

1997

**Formal education after high school:**

Bachelor of Science in Agriculture and Consumer Economics with a Concentration in Financial Planning – University of Illinois Urbana - Champaign

**Business Background:**

2021 - present: Client Service Advisor – StrategIQ  
2020 to 2021: Client Service Associate – StrategIQ

**Professional designations held:**

N/A

**Company Role:**

As a Financial Planner at StrategIQ, Madeline assists clients with investment and other client service issues. She is responsible for preparing materials for client review appointments, executing trades, reallocating client portfolios and processing account information.

**Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Madeline.

**Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time



or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Madeline.

**Additional Compensation:**

Madeline does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Madeline or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Madeline reports to, and is under the supervision of Manager, Advisory Services and Client Services Supervisor.

All supervised persons, including Madeline, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

# Blake Macke

Client Service Advisor

StrategIQ Financial Group, LLC (“StrategIQ”)

**MAIN OFFICE:**

101 E. 90th Drive  
Merrillville, IN 46410

(219) 736-8902 x 230  
bamacke@sfgweb.com

## Educational Background and Experience:

**Year of Birth:**

1997

**Formal education after high school:**

Bachelor of Science in Financial Counseling and Planning – Purdue University, 2020

**Business Background:**

2021 - present: Client Service Advisor – StrategIQ  
2020 to 2021: Client Service Associate – StrategIQ

**Professional designations held:**

N/A

**Company Role:**

As a Client Service Advisor at StrategIQ, Blake assists clients with investment and other client service issues. He is responsible for preparing materials for client review appointments, executing trades, reallocating client portfolios and processing account information.

**Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such legal or disciplinary material facts are applicable to Blake.

**Other Business Activities:**

Investment adviser representatives are required to disclose (1) participation in any investment-related business and conflicts of interest that arise, (2) any compensation, including bonuses and non-cash compensation, the supervised person receives based on the sale of securities or other investment products and an explanation of the incentives this type of compensation creates and (3) any other business activities or occupation if they involve a substantial amount of time or pay (if less than 10% of time or income, presumed not to be substantial). No disclosures under this section are made with respect to Blake.

**Additional Compensation:**

Blake does not receive any economic benefit for providing or recommending advisory services, other than regular salary and discretionary bonuses from StrategIQ. Educational services or instructional seminars may be provided, at no cost to Blake or StrategIQ, by custodians of the assets managed by StrategIQ.

**Supervision:**

Client Service Advisors rotate through different departments, which may include financial planning, investment management, trading, client service, or operations. When providing services within one particular department, they are subject to the supervision of a particular senior team member within such department.

All supervised persons, including Blake, must comply with StrategIQ's compliance policies and procedures in connection with their delivery of investment advisory services, which policies and procedures are designed to provide guidance with respect to both, upholding StrategIQ's fiduciary responsibility to act in the best interest of clients, as well as complying with regulations and best practices. Markus R. F. Sleuwen is the Chief Compliance Officer of StrategIQ and is responsible for monitoring the firm's compliance policies and procedures to ensure that they remain current and meet regulatory requirements, for providing training to supervised persons about the firm's compliance policies and procedures and for enforcing the firm's compliance policies and procedures. Markus' telephone number is (630) 455-4700 x 220.

## **DESIGNATIONS HELD OR AWARDS RECEIVED BY STRATEGIQ TEAM MEMBERS**

### **AIF® - Accredited Investment Fiduciary™**

The Center for Fiduciary Studies issues the ACCREDITED INVESTMENT FIDUCIARY, AIF®, designation to those who meet the following requirements:

**Education** – One of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® credential. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry.

- Minimum of two (2) years of relevant experience; a bachelor's degree (or higher); and a professional credential.
- Minimum of five (5) years of relevant experience; a bachelor's degree (or higher) or a professional credential.
- Minimum of eight (8) years of relevant experience.

**Continuing Education** – Continued use of the AIF® designation is subject to ongoing renewal requirements. Every year individuals must renew their right to continue using the AIF® designation by completing 6 hours of continuing education, reaffirming to abide by the Code of Ethics, Conduct Standards, self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a registration fee.

### **AIFA® - Accredited Investment Fiduciary Analyst**

The AIFA program, the next level of fiduciary expertise, is a course offered to graduates of the AIF program. This course expands upon each of the Prudent Practices and teaches attendees how to evaluate a fiduciary's compliance with these practices, which qualifies them to certify an organization's conformance with a "fiduciary standard of excellence," as defined by the organization.

### **AWMA® - Accredited Wealth Management Advisor™**

The Accredited Wealth Management Advisor, AWMA®, is a professional certification issued by the College for Financial Planning. The certification is granted to individuals who have completed a study program of fifteen (15) modules, including a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives that require 120-150 hours of study, and the successful completion of a final exam. This designation is subject to ongoing continuing education which includes a minimum requirement of sixteen (16) hours for every two-year cycle.

### **CAP® - Chartered Advisor in Philanthropy®**

A Chartered Advisor in Philanthropy is a trained expert in philanthropic giving. An advisor who has this designation works with clients to help them give in ways that fit their larger financial or estate plan. The CAP® designation is administered by The American College of Financial Services. To earn the designation, applicants must:

- Complete the required coursework.
- Meet minimum experience requirements.
- Follow ethical guidelines.
- Agree to The American College of Financial Services Code of Ethics and Procedures.
- Pay the associated fees.

The coursework consists of three classes covering gift planning for families, gift planning for nonprofits and charitable giving strategies. The courses are the equivalent of three semester hours each, for a total of nine semester hours. Each course requires the completion of a two-hour closed-book and proctored exam at a local exam center. Courses are graduate-level and can earn credit toward a Master of Science in Financial Services degree as well as the Chartered Advisor in Philanthropy designation. CAP® professionals gain expertise in:

- Applying the best tax strategies, tools, and techniques for charitable giving.
- Understanding client or donor goals for self, family, and/or society and putting together holistic financial strategies that meet those goals in the most impactful way possible.
- Advising wealthy families on important financial matters, including business exit planning, estate planning, and legacy planning.
- Handling gift-planning for nonprofits, including developing six- to eight-figure gifts from high-capacity donors.
- Serving Baby Boomers already over 70 and older adults who want to give back during retirement.
- Using financial skills and philanthropic planning to make a positive difference in your community and the world.

Once a CAP® designation is earned, advisors must recertify regularly and complete continuing education (CE) requirements. The CE requirement is 15 hours of continuing education every two years.

### **CDFA® - Certified Divorce Financial Analyst™**

The CERTIFIED DIVORCE FINANCIAL ANALYST designation is awarded and monitored by The Institute for Divorce Financial Analysts™. The Certified Divorce Financial Analyst program and designation is designed to provide financial advice and assistance to people going through a divorce.

To receive the CDFA™ designation, an individual must successfully complete all courses and modules in the selected program. The courses are designed around four Modules including: The Fundamentals of Divorce, The Financial Issues of Divorce, The Tax Issues of Divorce and Working as a CDFA™ – Case Studies. An exam is required after the completion of each module, with a final exam after the completion of the final module.

An individual with this designation must continue ongoing education to maintain the accreditation by The Institute for Divorce Financial Analysts™.

### **CFP® - CERTIFIED FINANCIAL PLANNER™**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification and it is recognized 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. 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, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® professionals provide advice on the following subject matters: 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, which is administered in 10 hours over a two-day period, and 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** – Provide financial planning services, generally, based on the fiduciary standard of care, and specifically based on the CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. This means CFP® professionals must provide financial planning services in the best interests of their clients.

**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.

### **ChFC® - Chartered Financial Consultant**

The Chartered Financial Consultant designation is awarded and monitored by The American College. The Chartered Financial Consultant program and designation is designed for the success to meet the advanced financial needs of individuals, professionals and business owners.

To receive the ChFC® designation, an individual must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The courses are designed around in-depth coverage of key financial planning disciplines including insurance, income taxation, retirement planning, investments and estate planning. An individual with this designation must continue ongoing education and ethical standards to maintain the accreditation by The American College.

### **CRPC® - Chartered Retirement Planning Counselor™**

The College for Financial Planning® awards the CHARTERED RETIREMENT PLANNING COUNSELOR™, CRPC®, designation to those who meet the following requirements:

**Education** – Complete course of study in subject areas that include The Retirement Planning Process & Meeting Multiple Financial Objectives, Sources of Retirement Income, Personal Savings, Investing for Retirement, Employer-Sponsored Plans, Individual Deferred Compensation, Planning for Incapacity, Disability & Long-Term Care, When to Retire, Retirement Plan Distributions, Asset Management & Investment Strategy During Retirement, Income Taxes & the Retiree, Estate Planning, and Retirement Cash Flow Considerations.

**Examination** – Pass a final examination;

**Ethics** – Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Conferment of the designation is contingent upon the College for Financial Planning’s review of matters either self-disclosed or which are discovered by the College that are required to be disclosed; and

**Continuing Education** – Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years, individuals must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education, reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a registration fee.

### **CPA - Certified Public Accountant**

A CERTIFIED PUBLIC ACCOUNTANT, CPA, is distinguished from other accountants by stringent state and licensing requirements, including education, examination, and experience. A CPA working in a public practice is also required to take Continuing Professional Educational (CPE) courses to keep current on all facets of CPA services. A CPA must adhere to a strict code of professional ethics that the public recognizes and respects highly. A CPA is among the most extensively trained and experienced tax advisors.

In order to hold the designation of a CPA, an accountant must take and pass a Uniform CPA Examination, prepared and graded by the American Institute of Certified Public Accountants (AICPA). This examination is a computerized examination consisting of four parts:

- Auditing & Attestation
- Financial Accounting and Reporting
- Regulation

- Business Environment and Concepts

### **CPWA® - Certified Private Wealth Advisor®**

The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA designees have completed a rigorous educational process that includes executive education requirements and successful completion of a comprehensive examination. CPWA designees are required to adhere to the Investments & Wealth Institute Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute.

### **E.A. – IRS Enrolled Agent**

An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

**Source:** <https://www.irs.gov/tax-professionals/enrolled-agents/enrolled-agent-information>

### **JD – Juris Doctor**

The Juris Doctor, also known as the Doctor of Jurisprudence degree, is a graduate professional degree in law in the United States. Persons that have obtained a Juris Doctor generally are called lawyers. In most states, a lawyer must pass a state bar exam in order to be licensed to practice law in that state. Persons that are members of the legal bar of a state generally are called attorneys.

**Education** – Completion of an undergraduate degree and the Law School Admission Test are pre-requisites for attending law school. The Juris Doctor program varies at each school as to the length and courses; there are standard guidelines, however. The average time is three years of full-time coursework in order to complete law school and earn a J.D.

**Continuing Education** – Attorneys are subject to continuing educational requirements in order to maintain their state license.

### **MBA – Master of Business Administration**

The MASTER OF BUSINESS ADMINISTRATION or MBA is a terminal degree and a professional degree focusing on management analysis and strategy.

**Education** – The core courses in an MBA program cover various areas of business administration, typically including accounting, applied statistics, human resources, business communication, business ethics, business law, business strategy, finance, managerial economics, management, entrepreneurship, marketing, supply-chain management, and operations management. Most programs also include elective courses and concentrations for further study in a particular area, for example accounting, finance, and marketing. MBA programs in the United States typically require completing about forty to sixty credits. Completion of an undergraduate degree from an accredited U.S.

university or the non-U.S. equivalent is a pre-requisite for attending graduate business school. Many program also have a work experience pre-requisite.

### **MST – Master in Science Taxation**

The Master of Science in Taxation program was created in response to the increasing complexity of the field and its critical impact on the effective management of business, financial, industrial, governmental and nonprofit organizations. The MST program offers a curriculum that emphasizes intensive professional level skill-building in written and oral communication, information systems technology, and interpersonal relations along with personal integrity and professional ethics.

The MST places emphasis on a thorough grounding of the principles of tax research, corporate taxation, and flow-through entities. In addition, our course offerings address issues in both tax compliance and tax planning.

Through the master's in taxation program, one learns to create and implement successful tax strategies and develops skills in critical thinking and a firm sense of ethical responsibility. Other skills include the following:

- A solid knowledge base in federal tax law, including an understanding of tax policies and principles.
- Skills to understand and analyze complex tax statutes, tax regulations and related cases and rulings.
- Techniques for analyzing and resolving issues involving federal tax law, including identifying problems, researching and locating relevant law, and applying the legal rules to facts to arrive at conclusions.
- The ability to communicate effectively, both in writing and verbally, your tax research and analysis to clients, co-workers and the wider community of tax professionals.

### **Five Star Wealth Manager Award**

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Professionals showing up in Featured Results, however, may have paid a fee to appear there. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to [fivestarpromotional.com](http://fivestarpromotional.com).



5,430 Chicago area wealth managers were considered for the award; 429 (8 percent of candidates) were named 2019 Five Star Wealth Managers. 2018: 5,449 considered, 435 winners. 2017: 3,781 considered, 438 winners. 2016: 3,411 considered, 725 winners. 2015: 5,833 considered, 716 winners. 2014: 8,161 considered, 744 winners. 2013: 3,998 considered, 772 winners. 2012: 2,970 considered, 780 winners.