

Part 2B of Form ADV: *Brochure Supplement*



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This brochure supplement provides information about William F. Bahl, Vere W. Gaynor, George G. Strietmann, Charles A. Pettengill, Eleanor K. Moffat, Scott D. Rodes, Lori A. Hudson, Edward A. Woods, John B. Schmitz, Ellis D. Hummel, Stephanie S. Thomas, W. Jeff Bahl, Christopher M. Rowane, Nicholas W. Puncer, James E. Russell, Christopher J. Heekin, Steven N. Brown, Samuel L. Koopman, Kevin T. Gade, Keith Herbert Rennekamp and Peter Michael Kwiatkowski that supplements the Bahl & Gaynor Investment Counsel brochure. You should have received a copy of that brochure. Please contact Bahl & Gaynor if you have not received the Bahl & Gaynor brochure or if you have any questions about the contents of the supplement.

Bahl & Gaynor, Inc is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with the information about which you determine to hire or retain an Adviser.

Additional information about Bahl & Gaynor, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 106139.

Full Legal Name:

William F. Bahl

Born: 1951

Education

University of Florida; BSBA, Finance; 1972

University of Michigan; MBA, Finance; 1973

Business Experience

Bahl & Gaynor, Inc.; Chairman of the Board/President; from 7/2/1990 to current

Designations

William F. Bahl has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1979

** Please see Minimum Qualifications Required below*

CIC; Chartered Investment Counselor; 12/1992

**** Please see Minimum Qualifications Required below*

Disciplinary Information

William F. Bahl has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. William F. Bahl is not engaged in any other investment related activities.
2. William F. Bahl does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. William F. Bahl is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

William F. Bahl does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Vere W. Gaynor

Born: 1947

Education

Columbia University; BS, Political Science; 1970

Columbia University; MBA, Finance; 1971

Business Experience

Bahl & Gaynor, Inc.; Chairman of the Board/President; from 7/2/1990 to current

Disciplinary Information

Vere W. Gaynor has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Vere W. Gaynor is not engaged in any other investment related activities.
2. Vere W. Gaynor does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Vere W. Gaynor is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Vere W. Gaynor does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Charles A. Pettengill

Born: 1961

Education

Colgate University; BA, Economics; 1984
University of Chicago; MBA; Finance; 1986

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 5/1/1997 to current

Designations

Charles A. Pettengill has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1996

** Please see Minimum Qualifications Required below*

CIC; Chartered Investment Counselor; 12/1997

**** Please see Minimum Qualifications Required below*

CPA; Certified Public Accountant

***** Please see Minimum Qualifications Required below*

Disciplinary Information

Charles A. Pettengill has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Charles A. Pettengill is not engaged in any other investment related activities.
2. Charles A. Pettengill does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Charles A. Pettengill is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Charles A. Pettengill does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Eleanor K. Moffat

Born: 1956

Education

Princeton University; AB, History; 1978

John Hopkins University; MAS; Administrative Science; 1983

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 1/1/1999 to current

Designations

Eleanor K. Moffat has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1988

** Please see Minimum Qualifications Required below*

CIC; Chartered Investment Counselor; 12/2000

**** Please see Minimum Qualifications Required below*

Disciplinary Information

Eleanor K. Moffat has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Eleanor K. Moffat is not engaged in any other investment related activities.
2. Eleanor K. Moffat does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Eleanor K. Moffat is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Eleanor K. Moffat does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Scott D. Rodes

Born: 1962

Education

Vanderbilt University; BE, Mechanical Engineering; 1985
Xavier University; MBA; Business; 1987

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 6/1/2001 to current

Designations

Scott D. Rodes has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1993

** Please see Minimum Qualifications Required below*

CIC; Chartered Investment Counselor; 12/2007

**** Please see Minimum Qualifications Required below*

Disciplinary Information

Scott D. Rodes has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Scott D. Rodes is not engaged in any other investment related activities.
2. Scott D. Rodes does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Scott D. Rodes is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Scott D. Rodes does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Lori A. Hudson

Born: 1958

Education

University of Cincinnati; BA, Political Science; 1981

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 12/1/2003 to current

Disciplinary Information

Lori A. Hudson has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Lori A. Hudson is not engaged in any other investment related activities.
2. Lori A. Hudson does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Lori A. Hudson is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Lori A. Hudson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Edward A. Woods

Born: 1966

Education

Wittenberg University; BA, Business Administration; 1989
University of Cincinnati, MBA, Finance; 1996

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 9/1/2004 to current

Designations

Edward A. Woods has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1996

** Please see Minimum Qualifications Required below*

CIC; Chartered Investment Counselor; 12/2007

**** Please see Minimum Qualifications Required below*

Disciplinary Information

Edward A. Woods has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Edward A. Woods is not engaged in any other investment related activities.
2. Edward A. Woods does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Edward A. Woods is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Edward A. Woods does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

John B. Schmitz

Born: 1960

Education

University of Cincinnati, BA, Finance and Real Estate; 1982

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 12/1/2005 to current

Designations

John B. Schmitz has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1992

** Please see Minimum Qualifications Required below*

CIC; Chartered Investment Counselor; 12/2007

**** Please see Minimum Qualifications Required below*

Disciplinary Information

John B. Schmitz has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. John B. Schmitz is not engaged in any other investment related activities.
2. John B. Schmitz does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. John B. Schmitz is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

John B. Schmitz does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Ellis D. Hummel

Born: 1968

Education

Skidmore College, BA, Government; 1990

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 2/1/2008 to current

Designations

Ellis D. Hummel has earned the following designation and is in good standing with the granting authority.

CFP; College of Financial Planning; 6/2002

***Please see Minimum Qualifications Required below*

Disciplinary Information

Ellis D. Hummel has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Ellis D. Hummel is not engaged in any other investment related activities.
2. Ellis D. Hummel does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Ellis D. Hummel is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Ellis D. Hummel does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Stephanie S. Thomas

Born: 1967

Education

Wittenberg University, BA, Economics; 1989

University of Notre Dame, MBA 1996

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 7/2/2012 to current

Designations

Stephanie S. Thomas has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/2001

** Please see Minimum Qualifications Required below*

Disciplinary Information

Stephanie S. Thomas has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Stephanie S. Thomas is not engaged in any other investment related activities.
2. Stephanie S. Thomas does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Stephanie S. Thomas is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Stephanie S. Thomas does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

W. Jeff Bahl

Born: 1979

Education

Washington & Lee University, BSBA, Commerce; 2002

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 5/1/2014 to current
Goldman Sachs, High Yield Trading; from 2008 to December 2013

Disciplinary Information

William J. Bahl has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. William J. Bahl is not engaged in any other investment related activities.
2. William J. Bahl does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. William J. Bahl is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

William J. Bahl does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Christopher M. Rowane **Born:** 1960

Education

Gannon University, BSBA, Finance; 1983
Gannon University, MBA, Finance; 1988

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 5/1/2014 to current
Huntington National Bank; Senior Vice President; from 2000 to April 2014

Designations

Christopher M. Rowane has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/1998

** Please see Minimum Qualifications Required below*

Disciplinary Information

Christopher M. Rowane has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Christopher M. Rowane is not engaged in any other investment related activities.
2. Christopher M. Rowane does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Christopher M. Rowane is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Christopher M. Rowane does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Nicholas W. Puncer

Born: 1987

Education

University of Cincinnati; BBA, Finance and Business Economics; 2010

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 5/1/2014 to current
Bahl & Gaynor, Inc.; Analyst; from 2010 to April 2014

Designations

Nicholas W. Puncer has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analyst; 9/2014

** Please see Minimum Qualifications Required below*

CFP; College of Financial Planning; 6/2014

***Please see Minimum Qualifications Required below*

Disciplinary Information

Nicholas W. Puncer has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Nicholas W. Puncer is not engaged in any other investment related activities.
2. Nicholas W. Puncer does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Nicholas W. Puncer is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Nicholas W. Puncer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

James E. Russell

Born: 1961

Education

Centre College of Kentucky, BS, Chemistry; 1983

Emory University, MBA, Finance; 1986

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 10/27/2014 to current

US Bank Wealth Management; Senior Equity Strategist and Regional Investment Director; from 2007 to October 2014

Designations

James E. Russell has earned the following designation and is in good standing with the granting authority.

CFA; Institute of Chartered Financial Analysts; 9/1992

** Please see Minimum Qualifications Required below*

Disciplinary Information

James E. Russell has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. James E. Russell is not engaged in any other investment related activities.
2. James E. Russell does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. James E. Russell is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

James E. Russell does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Christopher J. Heekin

Born: 1970

Education

Duke University, BA, Economics; 1992

Darden School at University of Virginia, MBA, 1999

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 10/17/2016 to current

Fifth Third Bank; Vice President and Senior Private Banker; from March 2009 to October 2016

Designations

Christopher J. Heekin has earned the following designation and is in good standing with the granting authority.

CFP; College of Financial Planning; 7/2017

***Please see Minimum Qualifications Required below*

Disciplinary Information

Christopher J. Heekin has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Christopher J. Heekin is not engaged in any other investment related activities.
2. Christopher J. Heekin does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Christopher J. Heekin is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Christopher J. Heekin does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Steven N. Brown

Born: 1981

Education

University of Cincinnati; BA, Finance; 2004

Business Experience

to Bahl & Gaynor, Inc.; Vice President, Financial Planning Specialist; from 1/8/2018
current
Huntington National Bank; Vice President and Wealth Advisor; from August 2011
to January 2018

Designations

Steven N. Brown has earned the following designation and is in good standing with the granting authority.

CFP; College of Financial Planning; 3/2008

***Please see Minimum Qualifications Required below*

Disciplinary Information

Steven N. Brown has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Steven N. Brown is not engaged in any other investment related activities.
2. Steven N. Brown does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Steven N. Brown is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Steven N. Brown does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Samuel L. Koopman

Born: 1988

Education

Xavier University, BSBA, Finance; 2010

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 7/1/2018 to current

Bahl & Gaynor, Inc.; Portfolio Analyst; from 6/15/2015 to 6/30/2018

United States Army, Company Executive Officer; from 1/1/2014 to 6/1/2015

United States Army, Brigade Medical Operations Officer; from 1/1/2013 – 12/31/2014

Designations

Samuel L. Koopman has earned the following designation and is in good standing with the granting authority.

CFP; College of Financial Planning; 5/2017

***Please see Minimum Qualifications Required below*

Disciplinary Information

Samuel L. Koopman has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Samuel L. Koopman is not engaged in any other investment related activities.
2. Samuel L. Koopman does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Samuel L. Koopman is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Samuel L. Koopman does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Kevin T. Gade

Born: 1991

Education

University of Cincinnati; BA, Finance & Business Economics; 2014

Business Experience

Bahl & Gaynor, Inc.; Vice President & Portfolio Manager, from 7/11/2018 to current

Bahl & Gaynor, Inc.; Portfolio Analyst, from 9/1/2016 to 7/11/2018

Citi; Analyst; from May 2014 to July 2016

Designations

Kevin T. Gade has earned the following designation and is in good standing with the granting authority.

Chartered Financial Analyst®, CFA Institute, 8/2017

** Please see Minimum Qualifications Required below*

CFP; College of Financial Planning; 3/2018

** *Please see Minimum Qualifications Required below*

Disciplinary Information

Kevin T. Gade has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Kevin T. Gade is not engaged in any other investment related activities.
2. Kevin T. Gade does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Kevin T. Gade is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Kevin T. Gade does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Keith Herbert Rennekamp

Born: 1980

Education

Xavier University Williams College of Business M.B.A., Finance, 2007

The Ohio State University Fisher College of Business B.S.B.A., Finance, 2002

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 05/29/2018 to current

Huntington Bank; Vice President, Senior Portfolio Manager; from September 2013 to May 2018

Fifth Third Bank; in multiple positions as Portfolio Manager, Portfolio Specialist Manager, and Office Manager; from June 2002 to September 2013

Designations

Keith Herbert Rennekamp has earned the following designation and is in good standing with the granting authority.

CFP; College of Financial Planning; 4/2012

** Please see Minimum Qualifications Required below*

Chartered Financial Analyst®, CFA Institute, 9/2009

** Please see Minimum Qualifications Required below*

Disciplinary Information

Keith Herbert Rennekamp has no reportable disciplinary history.

Other Business Activities

A. Investment Related Activities

1. Keith Herbert Rennekamp is not engaged in any other investment related activities.
2. Keith Herbert Rennekamp does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment Related Activities

1. Keith Herbert Rennekamp is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Keith Herbert Rennekamp does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Full Legal Name:

Peter Michael Kwiatkowski

Born: 1969

Education

California State University at Long Beach B.S., Finance, Real Estate, & Law 1999

Business Experience

Bahl & Gaynor, Inc.; Vice President, Portfolio Manager; from 1/14/2019 to current
ClearArc Capital, in multiple positions most recently as Director, Growth &
Income Strategies from 11/2002 to 12/2018

Designations

Peter Michael Kwiatkowski has earned the following designation and is in good standing with the granting authority.

Chartered Financial Analyst®, CFA Institute, 9/2002

**Please see Minimum Qualifications Required below*

Disciplinary Information

Peter Michael Kwiatkowski has no reportable disciplinary history.

Other Business Activities

C. Investment Related Activities

3. Peter Michael Kwiatkowski is not engaged in any other investment related activities.
4. Peter Michael Kwiatkowski does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

D. Non-Investment Related Activities

2. Peter Michael Kwiatkowski is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Peter Michael Kwiatkowski does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision of Firm

Supervisor & Title: William F. Bahl, Chairman of the Board, Vere W. Gaynor, President,
Phone Number: 513-287-6100

William F. Bahl and Vere W. Gaynor supervise the company and business practices of B&G. Lori A. Hudson manages any staff related issues and Tita A. Rogers, IACCP***** manages the Code of Ethics, Investment Policies, Review Process, Conflicts, Assessing Risks. Ms. Hudson and Mrs. Rogers report any concerns or risk to William F. Bahl or Vere W. Gaynor as they have the supervision role for all Investment and Executive employees.

Above Business Experience is for the most recent 5 years.

*** CFA - Minimum Qualifications Required**

The CHARTERED FINANCIAL ANALYST (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

**** CFP - Minimum Qualifications Required**

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

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

*****CIC - Minimum Qualifications Required**

CHARTERED INVESTMENT COUNSELOR (CIC) must meet all of the following requirements:

- Employed by a member firm of the Investment Counsel Association of America Inc. (ICAA) in an eligible occupational position for at least 1 year;
- A minimum of 5 cumulative year's work experience in one or more eligible occupational positions;
- Complete the CFA exams and hold the CFA

There are no additional educational requirements or exam requirements

The CIC must annually certify that the charter holder is employed by an ICAA member firm in an eligible occupational position, and has not been the subject of disciplinary proceedings.

****** CPA - Minimum Qualifications Required**

CERTIFIED PUBLIC ACCOUNTANT (CPA) CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

*******IACCP – Minimum Qualifications Required**

INVESTMENT ADVISOR CERTIFIED COMPLIANCE PROFESSIONAL (IACCP) The first industry designation of its kind, the Investment Adviser Certified Compliance Professional (IACCP®), was developed by the Center for Compliance Professionals, the education and professional development division of National Regulatory Services (NRS), a resource closely in tune with the changing complexity of the financial securities compliance profession and provider of compliance education for over 20 years.

The IACCP® is awarded to knowledgeable, experienced individuals who complete an instructor-led program of face-to-face and online study, pass a certifying examination, and meet work experience, ethics and continuing education requirements. The designation signifies knowledge of investment adviser regulation and compliance best practice, and adherence to national recognized professional standards and ethical leadership.

Exhaustive certification and course development, together with expert instructors and facilitators from the compliance, legal, regulatory, industry, and academic sectors, help ensure that individuals earning the IACCP® designation have been trained, tested and certified to meet high industry professional standards.

IACCP® is a certification owned by the Investment Adviser Compliance Certificate Program®. This certification is awarded to individuals who successfully complete the program's initial and ongoing certification requirements.