

Form ADV Part 2B:
Brochure Supplement

Joan Gilles, ChFC®, CLU®, CRPC®

Investment Adviser Representative
8530 Eagle Point Blvd., Suite 100
Lake Elmo, MN 55042
612.347.8600

AdvisorNet Wealth Management

701 Fourth Avenue South, Suite 1500
Minneapolis, MN 55415
www.advisornet.com/wealth-management-home/
612.347.8600

Dated: 8/9/2022

This brochure supplement provides information about Joan Gilles that supplements the AdvisorNet Wealth Management disclosure brochure. You should have received a copy of that brochure. Please contact AdvisorNet's Chief Compliance Officer at 612.347.8600 or advisorycompliance@advisornet.com if you did not receive AdvisorNet's brochure or if you have questions about the content of this supplement.

Additional information about Joan Gilles is also available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Educational Background and Business Experience

Name: Joan Gilles

Year of Birth: 1959

Education:

Degree/Course of Study	Educational Institution Name/Location
Bachelor of Arts	Luther College/Decorah, IA

Professional Designation(s):

Designation	Minimum Qualifications
Chartered Financial Consultant, ChFC®	<p>The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements, complete 30 hours of continuing education every two years and adhere to ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.</p>
Chartered Life Underwriter, CLU®	<p>For 84 years the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and the continuing education requirements of 30 hours every two years and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.</p>
Chartered Retirement Planning Counselor, CRPC®	<p>The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management.</p> <p>The College for Financial Planning® awards the CHARTERED RETIREMENT PLANNING COUNSELORSM AND CRPC® designation to students who:</p> <ul style="list-style-type: none">• successfully complete the program;• pass the final examination; and• comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. <p>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.</p> <p>Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.</p> <p>Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.</p>

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 biennial renewal fee of \$75.

Professional Experience:

Date Range	Title/Position	Company
2016-Present	Financial Planner	Financial Plan Partners
2015-Present	Investment Adviser Representative	AdvisorNet Financial, Inc., dba AdvisorNet Wealth Management
2015-Present	Registered Representative & Investment Adviser Representative	Cetera Advisor Networks LLC
2015-2016	Financial Planner	One Life Financial, dba securities and financial planning services
2009-2015	Independent Contractor/Employee Financial Advisor	Ameriprise Financial Advisors

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Joan Gilles.

Item 4: Other Business Activities

Apart from their activities as an investment adviser representative (IAR) for AdvisorNet Wealth Management (AWM), Joan Gilles is an insurance agent and, as stated above, a securities Registered Representative (RR). From time to time, they will offer clients advice or products from their insurance agent and securities RR activities. Clients are advised that these services pay a commission – including distribution or service (“trail”) fees from the sales of mutual funds – and therefore involve a possible conflict of interest. Clients are in no way required to implement such recommendations regarding commissionable products made by Joan Gilles or any other AWM IAR.

Item 5: Additional Compensation

Other than advisory fees from AdvisorNet Wealth Management, Joan Gilles does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through AdvisorNet Wealth Management.

Item 6: Supervision

The Firm supervises its investment adviser representative advisory activities according to various functional areas, appointing one or more individuals as designated supervisors for each area. The Firm monitors a supervised person's investment advice by reviewing an account's investment parameters, allocations and trading activity, among other things. The Firm's Chief Compliance Officer (CCO) administers the Firm's compliance program. Any questions related to the Firm's supervision of Joan Gilles may be directed to CCO Evan Chang at 612.347.7807 or at advisorycompliance@advisornet.com.

This space intentionally left blank