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## **BROCHURE SUPPLEMENT**

**ADV Part 2B**

**Julieann E. Schroeder**

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**EVEREST FINANCIAL GROUP, LLC**

**701 Xenia Ave S., Suite 250**

**Minneapolis, MN 55416**

**(952) 767-3494**

**March 26, 2020**

**This Brochure Supplement provides information about Julieann E. Schroeder that supplements the Everest Financial Group, LLC Brochure document. You should have already received a copy of that Brochure or you will receive a copy of the Brochure with this Brochure Supplement. Please contact Ms. Schroeder at the phone number above if you did not receive Everest Financial Group, LLC's ("we" "our" "us" "the firm") Brochure or if you have any questions about the contents of this Brochure Supplement. Please note that while we are a registered investment advisor or "RIA" with the Securities & Exchange Commission (SEC), this registration does not imply any particular level of skill or training.**

**Additional information about us is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).**

### **Education and Business Experience**

Ms. Schroeder was born in 1959. Here is a brief summary of her educational background and business experience.

#### **Education:**

Graduate, Marshall Senior High School, 1977.

## **Designations/ Licensure:**

- **CFP - Certified Financial Planner designation**
  - Passed the CFP certification exam administered by the Certified Financial Planner Board of Standards Inc. 1993
  - Has demonstrated competency in all areas of finance related to financial planning. Complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning.
  - Completed qualifying work experience
  - Agreed to the CFP Board's code of ethics and professional responsibility and financial planning standards. Member since 1993
- **AIF -Accredited Investment Fiduciary designation**
  - Passed the AIF certification exam administered by fid 360. 2013
  - Has demonstrated competency in the areas of fiduciary studies.
  - Agreed to Center for Fiduciary Studies ongoing continuing education and designation responsibilities and Code of Ethics.
  - Member since 2013.
- Passed the Series 7 and 63 examination administered by FINRA
- Passed the Series 65 examination administered by the NASAA

## **Business Background:**

01/02/2020 to present – Investment Advisor Representative – Everest Financial Group, LLC  
11/18/2001 to present – Registered Representative – Securities America, Inc.  
11/18/2001 to 12/31/2019 – Investment Advisor Representative: USAdvisors Wealth Management  
05/17/1999 to 11/18/2011 – Financial Advisor: Focus Financial Network  
05/17/1999 to 11/18/2011 – Registered Representative: Royal Alliance Assoc.  
05/31/1995 to 05/17/1999 – Registered Representative: Fortis Investors  
03/10/1989 to 05/31/1995 – Registered Representative: Raymond James Financial  
03/10/1989 to 05/31/1995 – Employee/Investment Advisor: Business & Estate Advisers  
06/01/1977 to 03/10/1989 – Employee: Bremer Financial Corp. Trust Division

## **Disciplinary Information**

Julieann E. Schroeder has no disciplinary history.

## **Other Business Activities and Additional Compensation**

Ms. Schroeder may sell securities products in her separate capacity as a registered representative of a broker-dealer. She also may sell insurance products in her separate capacity as an independently licensed insurance agent. Ms. Schroeder earns sales commissions when selling securities and insurance products. Some of the advice offered by her may involve investments in mutual fund products. Load and no-load mutual funds may pay annual distribution charges, sometimes referred to as 12(b)-1 fees. Ms. Schroeder may receive a portion of the 12(b)-1 fee from some investment companies in her separate capacity as a registered representative. Clients should be aware that these 12(b)-1 fees come from fund assets and thus indirectly from client assets. Compensation may be received from investment companies and insurance companies to support client events or as reimbursements for training expenses. In

addition, Ms. Schroeder may receive sales awards or prizes from third parties for providing advisory services.

Receipt of the above fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest. In addition, although clients are not required to place trades through Securities America, Inc. or to purchase insurance products through Ms. Schroeder, a potential conflict of interest may exist for Ms. Schroeder to recommend certain products based on the commission, prizes or compensation earned as opposed to other factors. However, all efforts are made to put the interests of the client above our interests or those of our advisory representatives. Ms. Schroeder is available to address any questions or concerns that a client or prospective client may have regarding the above potential conflicts of interest, which are disclosed to clients up front.

### **Supervision**

All trades, transactions, correspondence, marketing and other required supervision is supervised and reviewed on a daily, weekly, monthly, and/or quarterly basis from a Registered Principal who is fully licensed to perform necessary supervision according to all State and Federal Regulator agency rules, regulations, and procedures. John MacKimm II is the Registered Principal in charge of Ms. Schroeder's immediate supervision. John MacKimm II is the Chief Compliance Officer for Everest Financial Group, LLC. His direct phone number is 763-923-7528. Supervisors utilize electronic systems as well as paper reports to review daily transactions as well as account activity over time. Supervisors also approve new accounts, review daily emails, correspondence and other forms of communication between Ms. Schroeder and her clients.