

**Form ADV Part 2B - Brochure Supplement
Item 1: Cover Page
March 2019**

**Lisa P. Zarkin
CRD# 2158487**

PlanSmart Financial Services

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PlanSmart Financial Services is an assumed business name of Sequoia Wealth Management, LLC. This brochure supplement provides information about Lisa Zarkin that supplements our brochure. You should have received a copy of that brochure. Please contact Robert Lyman, Chief Compliance Officer if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Zarkin is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Lisa P. Zarkin

Year of Birth: 1971

Educational Background:

- 2001; DePaul University; Bachelors of Arts in Business
- 1997; College for Financial Planning; CFP Education
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Business Background:

- 05/2017 – Present Sequoia Wealth Management, LLC; Financial Advisor
- 09/2009 – Present LPL Financial; Registered Representative
- 02/1992 – Present PlanSmart Financial Services, Inc.; President
- 03/1992 – 09/2009 Waterstone Financial Group, Inc.; Registered Representative
- 11/1991 – 02/1992 Waddell & Reed, Inc.; Registered Representative
- 11/2006 – Present Zoo on Yoo; Owner

Exams, Licenses & Other Professional Designations:

- 02/1999: Certified Financial Planner (CFP®)
- 01/1998: Series 65 exam
- 10/1993: Series 7 exam
- 10/1991: Series 6 & 63 exams
- 11/1991: IL Insurance Licensed (Life, Health)
- 12/1992: IL Insurance Licensed (Variable Contracts)
- 05/2003: IL Insurance Licensed (Casualty, Fire)

CFP® - CERTIFIED FINANCIAL PLANNER™:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered 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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board’s *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of Ms. Zarkin.

Item 4: Other Business Activities

Ms. Zarkin is a licensed insurance agent. She may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation she and/or our supervised persons may earn.

Ms. Zarkin is a registered representative of LPL, member FINRA/SIPC. She may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Ms. Zarkin may earn. However, in order to mitigate this conflict of interest, Ms. Zarkin, as part of her fiduciary duty, will always put the interests of the client before her own or that of any associated persons.

Ms. Zarkin is a tax preparer and she may solicit Sequoia Wealth Management, LLC Clients for these services. Clients are under no obligation to engage Ms. Zarkin for these services.

Item 5: Additional Compensation

There are no additional compensation arrangements to disclose for Ms. Zarkin.

Item 6: Supervision

Robert Lyman, Chief Compliance Officer of Sequoia Wealth Management, LLC, supervises and monitors Ms. Zarkin's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Robert Lyman if you have any questions about Ms. Zarkin's brochure supplement at (847) 310-5900.