

CFP® Professional Disclosure Form



INFORMATION ABOUT THIS FORM:

THIS DISCLOSURE FORM GIVES INFORMATION ABOUT THE CFP® CERTIFICANT(S) AND HIS/HER/THEIR BUSINESS. THIS INFORMATION HAS NOT BEEN REVIEWED, APPROVED, OR VERIFIED BY THE CFP BOARD OR BY ANY GOVERNMENTAL OR SELF-REGULATORY AUTHORITY. CFP BOARD DOES NOT WARRANT THE SPECIFIC QUALIFICATIONS OF INDIVIDUALS CERTIFIED TO USE ITS MARKS, NOR DOES IT WARRANT THE CORRECTNESS OF ADVICE OR OPINIONS PROVIDED.

Part I. Contact Information

Francis J. Niehaus, JD, CFP®
Kevin J. Walsh, CFP®
Michael W. Jarrold-Grapes, CFP®
Laura A. Davitt, CFP®

Niehaus Financial Services, LLC
5600 Harrison Avenue
Cincinnati, Ohio 45248-2314
Phone: (513) 471-9600 Fax: (513) 251-6525
Website: www.niehausfinancial.com

Part II. Description of the financial planning services to be provided by the CFP® practitioner or firm:

Our primary focus is investment planning and implementation. In most cases this involves establishing accounts for clients who are attempting to meet retirement and/or college funding goals. For many of our retiree clients, creating a plan for income and assisting them with the distribution of their accounts becomes the main objective. For some clients the most important issue is estate conservation/maximization and distribution to heirs, so we arrange accounts with this in mind.

Though we understand the importance of various types of insurance in a comprehensive financial plan and hold certain insurance licenses, we have generally chosen to refer our clients to other professionals for these services (life, health, disability, home, auto, etc.). Therefore, our input regarding our clients' insurance needs is limited.

Our basic services include:

- Review of your current financial condition, goals and objectives
- Design of an investment portfolio appropriate to your individual circumstances, needs, goals, risk tolerance, investment experience and time horizon
- Access to account information online
- Meetings to review and update your objectives and financial status and provide an evaluation of your investment portfolio as needed
- Regular monitoring of your investment portfolio
- Availability of professional staff to answer questions

What we expect of our clients:

- Provide us with accurate, up-to-date information that we keep confidential
- Be open to suggestions
- Follow through with the agreed upon plan of action

Notes:

As Investment Advisor Representatives, we may have discretionary authority to manage client accounts.

As Registered Representatives, we do not have discretionary authority on our clients' accounts. All decisions about purchases, transfers, and repositioning, etc. are made with clients' expressed approval.

Fran, Kevin, Mike, and Laura are currently licensed as agents with a number of insurance companies. A current list is available upon request.

Part III: Material Information Relevant to the Relationship

A. Source(s) of compensation:

1. As Investment Advisor Representatives, compensation is fee-based (a percentage of assets under management). A fee schedule will be provided which outlines the charges to client accounts. In certain cases, 12b-1 fees may also be charged. These expenses are assessed by certain mutual funds and are usually credited back to the account or, in rare cases, are retained by the brokerage custodian. They are not paid out to us.

We do not earn fees unless accounts are established through us.

2. As Registered Representatives, compensation will be earned through commissions only. Commissions may be included as part of a product's annual expenses (12b-1 fees) and/or in an up-front sales charge.

We do not receive a commission unless financial products are purchased through us.

3. As insurance agents, we may earn a commission when products are purchased.

B. Conflict(s) of interest:

Our broker/dealer permits us to sell only those securities products which it has approved.

Advisory services offered through **Securities America Advisors, Inc.**, Francis J. Niehaus, Kevin J. Walsh, Michael W. Jarrold-Grapes, and Laura A. Davitt Investment Advisor Representatives.

We are registered to sell securities through **Securities America, Inc.**, Francis J. Niehaus, Kevin J. Walsh, Michael W. Jarrold-Grapes, and Laura A. Davitt Registered Representatives.

Securities America, Inc., Member FINRA/SIPC (as our broker dealer)
12325 Port Grace Blvd.
Omaha, NE 68128
(402) 399-9111

Our supervisor is:

Thomas W. Dilworth, Registered Principal, **Securities America, Inc.**
Investment Planning Concepts
3454 Oak Alley Court, #408
Toledo, Ohio 43606
(419) 531-5600

Investment Planning Concepts, Niehaus Financial Services, LLC, and **Securities America** are independent entities.

Part IV: Additional Information:

You, the client, are encouraged to review the information contained in this disclosure form and ask the certificant any questions you may have. Should any material changes occur to this information, updated information will be provided to you in a reasonable time frame. As a CFP[®] certificant, I acknowledge my responsibility to adhere to the standards established in CFP Board's Standards of Professional Conduct, including the duty of care of a fiduciary, as defined by the CFP Board. If you become aware that my conduct may violate the Standards, you may file a complaint with the CFP Board at www.CFP.net/complaint.