

# INTERVEST, LTD.

**Richard Holleman Schoenfeld, CFP®**

**John Laing Bowles, Jr., J.D., CFP®**

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This *Form ADV, Part 2B: Brochure Supplement* provides information about Richard Holleman Schoenfeld, CFP® (CRD No. 1454540) and John Laing Bowles, Jr., J.D., CFP® (CRD No. 5283742) that supplements the InterVest, Ltd. *Form ADV, Part 2A: Firm Brochure*. If you have questions about the contents of our brochures, please contact us at 301-951-4455 or [dick@investltd.com](mailto:dick@investltd.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about InterVest, Ltd. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

InterVest, Ltd. is a Registered Investment Adviser. This registration does not imply a certain level of skill or training.

## **Richard (Dick) Holleman Schoenfeld, CFP®**

### **Item 2: Educational Background and Business Experience**

*Year of birth:* 1958

*Formal education after high school:*

The College of William and Mary, M.B.A., 1985  
Washington and Lee University, B.A., 1980

*Business background for the previous five years:*

InterVest, Ltd., President, 1991 to Present

*Certifications:*

CERTIFIED FINANCIAL PLANNER™, 1988

An explanation of the CFP® certification is provided on pages 4 and 5.

### **Item 3: Disciplinary Information**

Not applicable

### **Item 4: Other Business Activities**

Not applicable

### **Item 5: Additional Compensation**

Not applicable

### **Item 6: Supervision**

Richard Holleman Schoenfeld is the President of InterVest, Ltd. Mr. Schoenfeld works closely with the firm's Vice President, John Laing Bowles. Mr. Schoenfeld and Mr. Bowles regularly review and discuss clients' meetings, financial plans, and advice provided. In general, both attend a client's initial meeting with InterVest. Notes from all client meetings are shared through client contact software. Mr. Schoenfeld and Mr. Bowles can be reached at 301-951-4455.

## **John Laing Bowles, Jr., J.D., CFP®**

### **Item 2: Educational Background and Business Experience**

*Year of Birth:* 1964

*Formal Education after High School:*

Catholic University, J.D., 1990

Vanderbilt University, B.A., 1986

*Business Background for the Previous Five Years:*

InterVest, Ltd., Vice President, 1997 to Present

*Certifications:*

CERTIFIED FINANCIAL PLANNER™, 1998

An explanation of the CFP® certification is provided on pages 4 and 5.

### **Item 3: Disciplinary Information**

Not applicable

### **Item 4: Other Business Activities**

Not applicable

### **Item 5: Additional Compensation**

Not applicable

### **Item 6: Supervision**

Richard Holleman Schoenfeld, President of InterVest, Ltd., is the person responsible for supervising John Laing Bowles, Jr. Mr. Bowles and Mr. Schoenfeld regularly review and discuss clients' meetings, financial plans, and advice provided. In general, both attend a client's initial meeting with InterVest. Notes from all client meetings are shared through client contact software. Mr. Schoenfeld's telephone number is 301-951-4455.

## **Explanation of Certifications:**

A. 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.

B. **J.D.** is the abbreviation for **Juris Doctor** or doctor of jurisprudence and the formal name given to the university law degree in the United States. The J.D. forms one of the educational prerequisites to most bar admission exams in the United States of America. Most law schools require a four-year baccalaureate degree for admission, and law school is generally a three-year (six-semester) course of graduate-level study.