

Part 2B of Form ADV: *Brochure Supplement*

August 21, 2020

**Item 1 Cover Page**

This brochure supplement provides information about Judith Hirotaka that supplements the Ginsburg Financial Advisors, Inc. (“GFA”) firm brochure. You should have received a copy of that brochure. Please contact Larry Ginsburg, President, at [Lginsburg@ginsburgadvisors.com](mailto:Lginsburg@ginsburgadvisors.com) if you did not receive the GFA brochure or if you have any questions about the contents of this supplement.

Additional information about Judith Hirotaka is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Name and address of our firm:

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**Item 2 Educational Background and Business Experience**

This item lists my education and business experience.

Judith Hirotaka, born 1967

Education: University of Oregon, BA Economics, Graduated 1989  
Chartered Financial Consultant (ChFC®)\*  
CERTIFIED FINANCIAL PLANNER™ (CFP®)\*\*  
Certified Wealth Strategist (CWS®)\*\*\*  
Certified Divorce Financial Analyst (CDFA®)\*\*\*\*

Business Background: Osborne Partners Capital Management, Portfolio Counselor, 2013 – 2017  
Mercer Global Advisors, Client Advisor, 2017 – 2020  
Ginsburg Financial Advisors, Senior Client Advisor, 2020 – Present

\* The ChFC® designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years. Further information about the qualifications and standards required by The American College may be found here: <https://www.theamericancollege.edu/designations-degrees/ChFC>.

\*\* Please see the GFA Part 2A Firm Brochure, Item 4, for an explanation about the CFP® Mark and explanation and requirements.

\*\*\* The CWS® designation is issued by the Cannon Financial Institute and is granted to individuals who have three years of industry experience and a four-year degree from an accredited college or university, or who have five years of industry experience. The candidate is required to complete Cannon’s CWS® Program of Study, complete the CWS® application, agree and sign the CWS® Professional Ethics and Code of Conduct Standards, pay the CWS®

exam fee, and pass the CWS® exam. Examination topics include sales and practice management, technical wealth issues and conversations, and mastering client engagement. The exam is three hours in length with 150 questions, requiring a candidate to pass with an 80% score or higher. Once the designation is issued, the individual must complete 30 hours of continuing education every two years (28 general hours, and 2 ethics hours). Further information about the qualifications and standards required by the Cannon Financial Institute may be found here: <https://www.cannonfinancial.com/whatwedo/designations/cws>.

\*\*\*\* The CDFA® designation is issued by the Institute for Divorce Analysts (IDFA) and is granted to individuals with a minimum of three years of professional experience in finance or divorce and a Bachelor's degree. The IDFA will accept ten years of professional experience from those candidates that do not have a Bachelor's degree. The candidate is required to either undergo independent study or a course program in advance of taking an examination, which consists of 150 multiple-choice questions. Topical areas of focus include an overview of divorce laws and procedures, marital vs. separate property, pensions and retirement plans, options for the marital home, fundamentals of child and spousal support, tax issues related to selling or transferring property, and debt, credit, and bankruptcy. Candidates have four hours to complete the examination and must pass with a 72% score or higher. Once the designation is issued, the individual must complete 15 hours of continuing education every two years. Further information about the qualifications and standards required by the IDFA may be found here: <https://institutedfa.com/about-cdfa-course/>.

### **Item 3 Disciplinary Information**

**This item discusses any disciplinary problems connected with me.**

There have been no disciplinary problems associated with me.

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

**This item tells you about any other business activities in which I am engaged.**

I am not engaged in any other business activities that constitute a material amount of time or compensation to me.

### **Item 5 Additional Compensation**

**This item describes the types of compensation I might receive in addition to giving you investment advice.**

There are no other types of compensation I receive for giving you investment advice.

### **Item 6 Supervision**

**This item discusses our supervisory procedures.**

The firm supervises all the investment advisory activities of all Advisory Affiliates pursuant to its written policies and procedures and Code of Ethics. Larry Ginsburg is the President and the Chief Compliance Officer of the firm, and is the supervisor for Ms. Hirota. If you have any questions or concerns, please contact Larry Ginsburg at (510) 339-3933 or by email at [Lginsburg@ginsburgadvisors.com](mailto:Lginsburg@ginsburgadvisors.com).