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**FORM ADV Part 2B
Brochure Supplement**

**Beaird Harris Wealth Management, LLC
March 28, 2022**

Investment Advisors

Paula W. Allgood, CPA

Virginia “Ginnie” F. Baker, CFP®

Patrick C. Beaird, CPA, PFS

Joseph “Clint” Dunn, CFP®, IACCP®

Donald B. Harris, CPA

Jacob B. King, CFP®

Steven M. Lugar, CFP®

Chase A. Perry, CFP®

Ronald J. Skalberg, CPA

James “Tra” E. Sullivan, III, CFA, CFP®

Justin D. Watson, CPA, PFS, CFP®

James E. Zimmerman, AEP, CFP®

All supervised persons can be reached at the address and telephone listed above.

Please refer to the descriptions of professional designations listed at the end of this document.

This brochure supplement provides information about each supervised person that supplements the Beaird Harris Wealth Management, LLC (“Beaird Harris”) brochure. You should have received a copy of that brochure. Please contact beairdharris@bh-co.com if you did not receive Beaird Harris’s brochure or if you have any questions about the contents of this supplement. Additional information about each supervised person is available on the SEC’s website at www.adviserinfo.sec.gov.

Beaird Harris, PLLC is a Certified Public Accounting Firm.

Beaird Harris Wealth Management, LLC is a Registered Investment Advisor with the SEC.

Paula W. Allgood, CPA

Paula W. Allgood (b. 1970) is an Investment Advisor and Partner at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Texas A&M University, 1992
- Investment Advisor, Baird Harris Wealth Management, 1996 – Present
- Tax Advisor, Baird Harris, PLLC, 1993 – Present
- Vice President, Baird Harris, PLLC, 2005 – Present
- Managing Partner, Baird Harris, PLLC, 2021 – Present
- Certified Public Accountant (CPA), 1994

Item 3 – Disciplinary Information

Mrs. Allgood has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of her integrity. Public information about Mrs. Allgood’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mrs. Allgood spends over 90% of her time as Managing Partner of Baird Harris, PLLC, a Certified Public Accounting firm.

Item 5 – Additional Compensation

Mrs. Allgood’s compensation is determined by her regular and ongoing investment advisory services, and also, in part, on the amount of new assets that Mrs. Allgood introduces to the Adviser. Accordingly, Mrs. Allgood has a conflict of interest for recommending the Adviser to clients for investment advisory services, as the recommendation could be made on the basis of the compensation received.

Item 6 – Supervision

Mrs. Allgood is required to adhere to our compliance policies and procedures in the performance of her daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Paula W. Allgood’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Virginia “Ginnie” F. Baker, CFP®

Virginia “Ginnie” F. Baker (b. 1988) is an Investment Advisor and Partner at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Texas Tech University, 2008
- Masters of Science in Personal Financial Planning, Texas Tech University, 2012
- Investment Advisor, Baird Harris Wealth Management, LLC, 2015 – Present
- Analyst, Client Advisory Team, Tolleson Wealth Management, 2015
- Associate Advisor, FJY Financial, 2012 – 2015
- Certified Financial Planner™ professional (CFP®), 2014

Item 3 – Disciplinary Information

Ms. Baker has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of her integrity. Public information about Ms. Baker’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Ms. Baker is not actively engaged in any other outside investment related business. However, Ms. Baker is the Chair of the Board of Directors of the Dallas/Fort Worth Chapter of the Financial Planning Association.

Item 5 – Additional Compensation

Ms. Baker does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Ms. Baker is required to adhere to our compliance policies and procedures in the performance of her daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Virginia F. Baker’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Patrick C. Beard, CPA, PFS

Patrick C. Beard (b. 1960) is an Investment Advisor and the Managing Partner of Beard Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Texas A&M University, 1984
- Managing Partner, President and Investment Advisor, Beard Harris Wealth Management, LLC 1996 – Present
- President & Tax Advisor, Beard Harris, PLLC, 1988 – Present
- President, North Dallas Fiduciaries, Inc., 1993 – Present
- Certified Public Accounting (CPA), 1985
- Personal Financial Specialist (PFS), 2000

Item 3 – Disciplinary Information

Mr. Beard has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of his integrity. Public information about Mr. Beard’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Beard spends approximately 50% of his time as President of Beard Harris, PLLC, a Certified Public Accounting firm.

Mr. Beard, in his individual capacity, is a Member (less than 1%) and Board Member of Savant Capital, LLC (“Savant”), an SEC registered investment adviser. Both the Adviser and Savant are members of the same study group, Zero Alpha Group. Other than Mr. Beard’s personal association with Savant, the Adviser does not, in any manner whatsoever, have any business relationship with Savant relative to the Adviser’s investment advisory operations.

Mr. Beard also is the Immediate Past Chair of the Board of Directors and on the Executive Committee for The Association of Former Students with his alma mater, Texas A&M University. The University requires all directors and Executive Committee members to adhere to very strict no conflict of interest policies and nondisclosure agreements. His involvement with the Board and the Executive Committee are voluntary and is not a part of his primary business.

Mr. Beard also owns and operates Bosque Rio Ranch, LLC. It is a working ranch where Mr. Beard spends more than 10% of his time. The ranch grows coastal Bermuda hay and corn silage.

Item 5 – Additional Compensation

Mr. Beard does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Beard is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Patrick C. Beard’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Joseph “Clint” Dunn, CFP®, IACCP®

Joseph C. Dunn (b. 1984) is an Investment Advisor, Chief Compliance Officer and Partner at Beaird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of North Texas, 2007
- Certificate in New Product Development, University of North Texas, 2007
- Certificate in Financial Planning, Southern Methodist University, 2011
- Marketing & Communications, Beaird Harris Wealth Management, LLC, 2007-2008
- Marketing, Communications & Operations, Beaird Harris Wealth Management, LLC, 2008-2009
- Marketing, Communications & Financial Planner, Beaird Harris Wealth Management, LLC, 2009-2011
- Marketing, Communications & Investment Advisor, Beaird Harris Wealth Management, LLC, 2011-2020
- Chief Compliance Officer, Beaird Harris Wealth Management, LLC, 2021 – Present
- Communications, Experience and Technology, Beaird Harris Wealth Management, LLC, 2021 – Present
- Certified Financial Planner™ professional (CFP®), 2011
- Investment Advisor Certified Compliance Professional (IACCP®), 2022

Item 3 – Disciplinary Information

Mr. Dunn has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of his integrity. Public information about Mr. Dunn’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Dunn is not actively engaged in any other outside investment related business.

Item 5 – Additional Compensation

Mr. Dunn does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Dunn is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Patrick C. Beaird, Managing Partner, is responsible for supervising Joseph C. Dunn’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Patrick C. Beaird, by calling 972-503-1040 or email to PatB@bh-co.com.

Donald B. Harris, CPA

Donald B. Harris (b. 1954) is an Investment Advisor and Partner at Beaird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Abilene Christian University, 1976
- Investment Advisor, Beaird Harris Wealth Management, LLC, 1996 – Present
- Vice President, Beaird Harris Wealth Management, LLC, 1996 – Present
- Tax Advisor, Beaird Harris, PLLC, 1988 – Present
- Officer and Director, International Planning Consultants, LC, 1996 – Present
- President, IPC National Charitable Foundation, 2003 – Present
- Certified Public Accountant (CPA), 1977

Item 3 – Disciplinary Information

Mr. Harris has never been the subject of any kind of legal or disciplinary event material to a client's evaluation of his integrity. Public information about Mr. Harris's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Harris spends approximately 75% of his time as a CPA and shareholder of Beaird Harris, PLLC, a Certified Public Accounting firm.

Item 5 – Additional Compensation

Mr. Harris's compensation is determined by his regular and ongoing investment advisory services, and also, in part, on the amount of new assets that Mr. Harris introduces to the Adviser. Accordingly, Mr. Harris has a conflict of interest for recommending the Adviser to clients for investment advisory services, as the recommendation could be made on the basis of the compensation received.

Item 6 – Supervision

Mr. Harris is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Donald B. Harris's advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Jacob B. King, CFP®

Jacob B. King (b. 1983) is an Investment Advisor and Partner at Beaird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of North Texas, 2006
- Investment Advisor, Beaird Harris Wealth Management, LLC, 2004 – Present
- Chief Compliance Officer, Beaird Harris Wealth Management, LLC, 2013 – 2020
- Certified Financial Planner™ professional (CFP®), 2008

Item 3 – Disciplinary Information

Mr. King has never been the subject of any kind of legal or disciplinary event material to a client's evaluation of his integrity. Public information about Mr. King's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. King is not actively engaged in any other outside investment related business.

Item 5 – Additional Compensation

Mr. King does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. King is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Jacob B. King's advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn by calling 972-503-1040 or email to ClintD@bh-co.com.

Steven M. Lugar, CFP®

Steven M. Lugar (b. 1955) is an Investment Advisor and Partner at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Abilene Christian University, 1977
- Investment Advisor & Managing Director, Baird Harris Wealth Management, LLC, 2000 – Present
- Vice President, Baird Harris Wealth Management, LLC, 2016 – Present
- Chief Operating Officer, Baird Harris Wealth Management, LLC, 2000 – 2002
- Chief Compliance Officer, Baird Harris Wealth Management, LLC, 2003 – 2013
- Certified Financial Planner™ professional (CFP®), 2002

Item 3 – Disciplinary Information

Mr. Lugar has never been the subject of any kind of legal or disciplinary event material to a client's evaluation of his integrity. Public information about Mr. Lugar's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Lugar is not actively engaged in any other outside investment related business.

Item 5 – Additional Compensation

Mr. Lugar does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Lugar is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Steven M. Lugar's advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Chase A. Perry, CFP®

Chase A. Perry (b. 1985) is an Investment Advisor at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Science, Texas Christian University, 2007
- Investment Advisor, Baird Harris Wealth Management, LLC, 2020 – Present
- Investment Advisor, Fidelity Investments, 2011 – 2020
- Certified Financial Planner™ professional (CFP®), 2018

Item 3 – Disciplinary Information

Mr. Perry has never been the subject of any kind of legal or disciplinary event material to a client's evaluation of his integrity. Public information about Mr. Perry's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Perry is a licensed insurance agent. However, Mr. Perry does not engage in the sale of any insurance products. Further, Baird Harris Wealth Management, LLC prohibits employees from receiving any compensation, including commissions or referral fees, based on a client's decision to purchase or renew any insurance contract or policy.

Item 5 – Additional Compensation

Mr. Perry does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Perry is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Chase A. Perry's advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Ronald J. Skalberg, CPA

Ronald J. Skalberg (b. 1961) is an Investment Advisor at Beaird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of Texas at Austin, 1987
- Investment Advisor, Beaird Harris Wealth Management, LLC, 1996 – Present
- Tax Advisor, Beaird Harris, PLLC, 1988 – Present
- Vice President, Beaird Harris, PLLC, 2005 – Present
- Certified Public Accountant (CPA), 1989

Item 3 – Disciplinary Information

Mr. Skalberg has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of his integrity. Public information about Mr. Skalberg’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Skalberg is not actively engaged in any other outside investment related business.

Item 5 – Additional Compensation

Mr. Skalberg’s compensation is determined by his regular and ongoing investment advisory services, and also, in part, on the amount of new assets that Mr. Skalberg introduces to the Adviser. Accordingly, Mr. Skalberg has a conflict of interest for recommending the Adviser to clients for investment advisory services, as the recommendation could be made on the basis of the compensation received.

Item 6 – Supervision

Mr. Skalberg is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Ronald J. Skalberg’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

James “Tra” E. Sullivan, III, CFA, CFP®

James A. Sullivan (b. 1974) is an Investment Advisor and Partner at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of North Texas, 1998
- Master of Business Administration, University of Dallas, 2003
- Investment Advisor, Baird Harris Wealth Management, LLC, 2017 – Present
- Investment Advisor, Fidelity Investments, 1999 – 2017
- Certified Financial Planner™ professional (CFP®), 2011
- Chartered Financial Analyst (CFA), 2019

Item 3 – Disciplinary Information

Mr. Sullivan has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of his integrity. Public information about Mr. Sullivan’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Sullivan is not actively engaged in any other outside investment related business.

Item 5 – Additional Compensation

Mr. Sullivan does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Sullivan is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising James E. Sullivan’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

Justin D Watson, CPA, PFS, CFP®

Justin D. Watson (b. 1982) is an Investment Advisor and Partner at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of Oklahoma, 2006
- Investment Advisor, Baird Harris Wealth Management, LLC, 2012 – Present
- Tax Advisor, Baird Harris, PLLC, 2006 – Present
- Certified Public Accountant (CPA), 2008
- Certified Financial Planner™ professional (CFP®), 2011
- Personal Financial Specialist (PFS), 2011

Item 3 – Disciplinary Information

Mr. Watson has never been the subject of any kind of legal or disciplinary event material to a client's evaluation of his integrity. Public information about Mr. Watson's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Watson spends over 90% of his time with Baird Harris, PLLC, a Certified Public Accounting firm.

Item 5 – Additional Compensation

Mr. Watson's compensation is determined by his regular and ongoing investment advisory services, and also, in part, on the amount of new assets that Mr. Watson introduces to the Adviser. Accordingly, Mr. Watson has a conflict of interest for recommending the Adviser to clients for investment advisory services, as the recommendation could be made on the basis of the compensation received.

Item 6 – Supervision

Mr. Watson is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising Justin D. Watson's advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

James E. Zimmerman, AEP®, CFP®

James E. Zimmerman (b. 1976) is an Investment Advisor and Partner at Baird Harris Wealth Management, LLC

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of Texas at Austin, 1998
- Investment Advisor, Baird Harris Wealth Management, LLC, 2015 – Present
- Investment Advisor, Fidelity Investments, 1998 – 2015
- Certified Financial Planner™ professional (CFP®), 2005
- Chartered Life Underwriter (CLU®), 2007
- Accredited Estate Planner (AEP®), 2012

Item 3 – Disciplinary Information

Mr. Zimmerman has never been the subject of any kind of legal or disciplinary event material to a client’s evaluation of his integrity. Public information about Mr. Zimmerman’s registration as an investment adviser representative may be found by accessing the SEC’s public disclosure site at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Zimmerman is a licensed insurance agent. However, Mr. Zimmerman does not engage in the sale of any insurance products. Further, Baird Harris Wealth Management, LLC prohibits employees from receiving any compensation, including commissions or referral fees, based on a client’s decision to purchase or renew any insurance contract or policy.

Item 5 – Additional Compensation

Mr. Zimmerman does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Zimmerman is required to adhere to our compliance policies and procedures in the performance of his daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various state statutes and regulations governing our operations and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Clint Dunn, Chief Compliance Officer, is responsible for supervising James E. Zimmerman’s advisory activities on behalf of the Adviser. If you have any questions or concerns about your account, you are asked to contact Clint Dunn, by calling 972-503-1040 or email to ClintD@bh-co.com.

APPENDIX A

Professional Designations and Certifications

AEP® (Accredited Estate Planner®)

The Accredited Estate Planner® designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. It is awarded by the National Association of Estate Planners and Councils (NAEPC) to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character.

An Accredited Estate Planner® applicant must meet ALL of the following requirements as established by the National Association of Estate Planners & Councils:

- **Credential Requirement:** To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America.
- **Professional discipline engaged in estate planning requirement.** The applicant must be presently and significantly engaged in "estate planning activities" as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. "Estate planning activities" encompasses the accumulation, conservation, preservation, and transfer of an estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include and mean lifetime planning that leads to creation, conservation and transfer of assets. Estate planning should also facilitate the intended and orderly transfer of property at death, taking into consideration the family unit and the potential costs of different methods.
- **Experience requirement:** A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required in one or more of the professional disciplines described above. To be exempt from the education requirements described below, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities in one or more of the professional disciplines described above.
- **Education requirement:** The National Association of Estate Planners & Councils (NAEPC) has designated The American College, Bryn Mawr, Pennsylvania, as the primary provider of the education courses required to earn the AEP® designation. Applicants for the AEP® designation must successfully complete two graduate courses through the Richard D. Irwin Graduate School of The American College. As an alternative to taking the above-mentioned courses, an applicant may elect to sit for the two "challenge exams". Each exam has a two-hour time limit, and the exams may be taken at different times. The first exam is comprised of course material for Advanced Estate Planning I, and the second exam is comprised of course material for Advanced Estate Planning II.
- **Membership requirement:** AEP® applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available. Where no affiliated local council membership is available, the applicant is required to continuously maintain an At-Large individual membership in the National Association of Estate Planners & Councils.
- **Professional reputation and character requirement:** First, an applicant must continuously be in good standing with the applicant's respective professional organization and/or license authority (e.g., State Bar Association for attorneys, etc.). Specifically, an applicant for the AEP® designation who has been the subject of a disciplinary action by (1) a governing board, commission or other entity for any professional designation or certification held by the applicant; (2) any state or federal regulatory authority; or (3) any court of law, for an act or omission that constitutes misconduct, whether ethical, civil or criminal, may not be awarded the AEP® designation until a minimum of five (5) years has elapsed following the resolution of the misconduct constituting the grounds for discipline. If the AEP® Committee deems the misconduct to have been particularly egregious, it shall require the elapse of a longer period of time than five (5) years. Second, an applicant must provide the names and addresses of three professional individuals as references. Two of the professional references must be from individuals who primarily practice in two different professional disciplines from each other and from the applicant, and one of the professional references must be from an individual who primarily practices in the same professional discipline as the applicant. Finally, in addition to the three (3) professional references, the applicant must secure a completed Affiliated Local Estate Planning Council Membership Verification Form signed by the president of the council and one other council officer who will be asked to provide information on the applicant's professional capabilities, reputation and experience.
- **Commitment to NAEPC Code of Ethics requirement:** The applicant must sign a declaration statement to continuously abide by the NAEPC Code of Ethics.
- **Dedicated to team concept requirement:** The applicant must acknowledge a commitment to the team concept of estate planning by signing a declaration statement.
- **Continuing education requirement:** The applicant must satisfy a minimum of thirty (30) hours of continuing education during the previous two calendar years, of which at least fifteen (15) hours MUST have been in estate planning. Applicants may be requested to produce documentation to substantiate any activity claimed.
- **Annual dues and re-certification requirement:** Designation holders are required to continuously maintain annual membership in order to use the AEP® designation. Failure to maintain annual membership or failure to meet or comply with the re-certification requirements described below will result in the revocation of the AEP® designation, until such time as the requirements are met.

On an annual basis, designation holders must certify or re-certify that:

- (1) They are continuously engaged in estate planning activities in their professional discipline;
- (2) They are in good standing with their respective professional organizations and/or license authorities and are not subject to any disciplinary misconduct or investigation;
- (3) They maintain membership in an affiliated local or regional estate planning council where such membership is available (availability must be reassessed by designee for annual recertification); otherwise they must be an individual, At-Large member of the NAEPC and maintain that membership;
- (4) They have abided by and will continue to abide by the NAEPC Code of Ethics;
- (5) They are dedicated to the team concept of estate planning; and
- (6) They have currently satisfied the continuing education requirements of their designated professional discipline and have maintained a minimum of thirty (30) hours of continuing education during the previous twenty-four (24) months, of which at least fifteen (15) hours were in estate planning.

Annual audit of certification requirements: On an annual basis, the AEP® Committee will determine, with the approval of the NAEPC Board of Directors, the percentage of active designation holders to be audited. If an active designation holder is chosen for audit, a letter from the Chairperson of the Audit Committee will be sent via Certified Mail asking for verification that the designation holder is in good standing with his or her respective professional organization and/or licensing authority; current with the continuing education requirements of thirty (30) hours, fifteen (15) of which must have been in estate planning, for the prior twenty four (24) months; and verification of membership from the appropriate affiliated local estate planning council of which the AEP® is a member.

CFA (Chartered Financial Analyst)

The Chartered Financial Analyst (CFA) Program is a graduate level self-study program offered by the CFA Institute (formerly AIMR) to investment and financial professionals. A candidate who successfully completes the program and meets other professional requirements is awarded a "CFA charter" and becomes a "CFA charterholder." To become a charterholder a candidate must satisfy the following requirements:

- Complete the CFA Program (mastery of the current CFA curriculum and passing a series of three six hour examinations).
- Possess a bachelor's degree (or equivalent) from an accredited institution.
- Have four years (48 months) of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute).
- Become a member of the CFA Institute and apply for membership to a local CFA member society.
- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

CFP (Certified Financial Planner™ professional)

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 88,000 individuals have obtained CFP® certification.

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 6 hours 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Professional Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

CLU® (Chartered Life Underwriter®)

For 84 years the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

CPA (Certified Public Accountant)

CPAs are licensed and regulated by the Texas State Board of Public Accountancy. The Texas requirements regarding education, experience and testing for licensure as a CPA include a college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting¹), completion of a three credit hour Board approved ethics course, minimum experience levels (at least one year’s experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, Texas requires the completion of 120 hours of continuing professional education (CPE) over a three year period with a minimum of 20 hours in each one year period. Effective January 1, 2005, every licensee must take a Board approved four hour ethics course every other year. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The

Texas State Board of Public Accountancy has adopted the AICPA’s Code of Professional Conduct within its state accountancy laws.

Investment Adviser Certified Compliance Professional® (IACCP®)

The NRS Investment Adviser Certified Compliance Professional® (IACCP®) designation is awarded to knowledgeable, experienced individuals who complete an instructor-led program of in-person and/or online study, pass a certifying examination, and meet its work experience, ethics and continuing education requirements. The designation signifies intermediate-level knowledge of investment adviser regulation and compliance best practices, and adherence to nationally recognized professional standards and ethical leadership.

Exhaustive certification and course development, together with expert instructors and facilitators from the compliance, legal, regulatory, financial industry, and academic sectors, help ensure that individuals earning the IACCP designation have been trained, tested and certified to meet high industry professional standards.

Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the American Institute of Certified Public Accountants (AICPA). A PFS credential holder is required to adhere to AICPA’s Code of Professional Conduct, and is encouraged to follow AICPA’s Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

¹ Prior to 1997, the educational requirement was 120 credit hours, rather than the current 150 credit hours. Mrs. Allgood, Mr. Beard, Mr. Harris, Mr. Skalberg and Mr. Watson met all of the educational requirements that were in effect at the time of his/her graduation.