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**FORM ADV Part 2B
Brochure Supplement**

**Beaird Harris Wealth Management, Inc.
March 31, 2020**

Investment Advisors

Paula W. Allgood, CPA

Virginia “Ginnie” F. Baker, CFP®

Patrick C. Beaird, CPA, PFS

Joseph C. Dunn, CFP®

Donald B. Harris, CPA

John O. Hetzel, AIFA, CFA, CFP®

Jacob B. King, CFP®

Steven M. Lugar, CFP®

Chase A. Perry, CFP®

Ronald J. Skalberg, CPA

James E. Sullivain, 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, Inc. (“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 & Co., P.C. is a Certified Public Accounting Firm.

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

Paula W. Allgood, CPA

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

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 & Co., P.C., 1991 – Present
- Vice President, Baird Harris & Co., P.C., 2005 – 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 Vice President of Baird Harris & Co. P.C., 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

Virginia “Ginnie” F. Baker, CFP®

Virginia “Ginnie” F. Baker (b. 1988) is an Investment Advisor at Beaird Harris Wealth Management, Inc.

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, Beaird Harris Wealth Management, Inc., 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.

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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

Patrick C. Beaird, CPA, PFS

Patrick C. Beaird (b. 1960) is an Investment Advisor and the Managing Shareholder of Beaird Harris Wealth Management, Inc.

Item 2 – Educational Background and Business Experience

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

Item 3 – Disciplinary Information

Mr. Beaird 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. Beaird’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. Beaird spends approximately 50% of his time as President of Beaird Harris & Co. P.C., a Certified Public Accounting firm.

Mr. Beaird, in his individual capacity, is a shareholder (less than 1%) and Board Member of Savant Wealth Management (“Savant”), an SEC registered investment adviser. Both the Adviser and Savant are members of the same study group, Zero Alpha Group. Other than Mr. Beaird’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.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Beaird 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.

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

Joseph C. Dunn, CFP®

Joseph C. Dunn (b. 1984) is an Investment Advisor at Baird Harris Wealth Management, Inc.

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, Baird Harris Wealth Management, Inc., 2007-2008
- Marketing, Communications & Operations, Baird Harris Wealth Management, Inc., 2008-2009
- Marketing, Communications & Financial Planner, Baird Harris Wealth Management, Inc., 2009-2011
- Marketing, Communications & Investment Advisor, Baird Harris Wealth Management, Inc., 2011-Present
- Certified Financial Planner™ professional (CFP®), 2011

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 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.

Jacob B. King, Chief Compliance Officer, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

Donald B. Harris, CPA

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

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Abilene Christian University, 1976
- Investment Advisor, Beaird Harris Wealth Management, Inc., 1996 – Present
- Tax Advisor, Beaird Harris & Co., P.C., 1988 – Present
- Officer and Director, International Planning Consultants, LC, 1996 – Present
- President, IPC National Charitable Foundation, 2003
- 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 & Co., P.C., a Certified Public Accounting firm. He is also the director of IPC National Charitable Foundation, a public charity, which requires less than 5% of his time.

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 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

John O. Hetzel, AIFA, CFA, CFP®

John O. Hetzel (b. 1976) is an Investment Advisor and Shareholder at Baird Harris Wealth Management, Inc.

Item 2 – Educational Background and Business Experience

- Bachelor of Science, Texas A&M University, 1999
- Master of Business Administration, Southern Methodist University, 2004
- Master of Science, University of Houston, 2019
- Investment Advisor, Baird Harris Wealth Management, Inc., 2012
- Accredited Estate Planner® (AEP®), 2000
- Chartered Financial Consultant® (ChFC®), 2000
- Chartered Life Underwriter® (CLU®), 2000
- Certified Fund Specialist, (CFS), 2000
- Certified Financial Planner™ professional (CFP®), 2002
- Chartered Financial Analyst (CFA), 2011
- Accredited Investment Fiduciary Analyst, (AIFA), 2012
- Certified Foundation Fiduciary Specialist (CFFS), 2012
- Certified Investment Management Analyst® (CIMA), 2013
- Chartered Alternative Investment Analyst® (CAIA®), 2014
- Financial Risk Manager® (FRM®), 2015

Item 3 – Disciplinary Information

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Hetzel 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.

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

Jacob B. King, CFP®

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

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of North Texas, 2006
- Investment Advisor, Beaird Harris Wealth Management, Inc., 2004 – Present
- Chief Compliance Officer, Beaird Harris Wealth Management, Inc., 2013 – Present
- 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.

Patrick C. Beaird, President, 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 Patrick C. Beaird, President by calling 972-503-1040 or email to PatB@bh-co.com.

Steven M. Lugar, CFP®

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

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, Abilene Christian University, 1977
- Investment Advisor & Managing Director, Baird Harris Wealth Management, Inc., 2000 – Present
- Chief Operating Officer, Baird Harris Wealth Management, Inc., 2000 – 2002
- Chief Compliance Officer, Baird Harris Wealth Management, Inc., 2003 – 2013
- Vice President, Baird Harris Wealth Management, Inc., 2016 – Present
- 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 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

Chase A. Perry, CFP®

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

Item 2 – Educational Background and Business Experience

- Bachelor of Science, Texas Christian University, 2007
- Investment Advisor, Baird Harris Wealth Management, Inc., 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 not actively engaged in any other outside investment related business.

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 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

Ronald J. Skalberg, CPA

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

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of Texas at Austin, 1987
- Investment Advisor, Baird Harris Wealth Management, Inc., 1996 – Present
- Tax Advisor, Baird Harris, 1988 – Present
- Vice President, Baird Harris & Co., P.C., 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 does not receive any economic benefit from any person who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Skalberg 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

James E. Sullivan, III, CFA, CFP®

James A. Sullivan (b. 1974) is an Investment Advisor and Shareholder at Beaird Harris Wealth Management, Inc.

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, Beaird Harris Wealth Management, Inc., 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 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

Justin D Watson, CPA, PFS, CFP®

Justin D. Watson (b. 1982) is an Investment Advisor and Shareholder at Beaird Harris Wealth Management, Inc.

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of Oklahoma, 2006
- Investment Advisor, Beaird Harris Wealth Management, Inc., 2012 – Present
- Tax Advisor, Beaird Harris & Co., P.C., 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 Beaird Harris & Co. P.C., 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 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@bh-co.com.

James E. Zimmerman, AEP®, CFP®

James E. Zimmerman (b. 1976) is an Investment Advisor and Shareholder at Beaird Harris Wealth Management, Inc.

Item 2 – Educational Background and Business Experience

- Bachelor of Business Administration, University of Texas at Austin, 1998
- Investment Advisor, Beaird Harris Wealth Management, Inc., 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 not actively engaged in any other outside investment related business.

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 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.

Jacob B. King, 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 Jacob B. King, by calling 972-503-1040 or email to JacobK@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.

AIFA (Accredited Investment Fiduciary Analyst™)

Designees are knowledgeable in both a prudent investment process and assessment principles.

AIFA designees' primary function is to perform, or assist in, assessments of an Investment Steward's, Advisor's, or Manager's conformance to a Global Fiduciary Standard of Excellence using fi360's ISO-like procedure of assessment. AIFA designees possess the ability and knowledge to advise clients of deficiencies in investment processes. It is also the required mark to perform a CEFEX Fiduciary Certification, the independent recognition of a fiduciary's conformity to all fiduciary Practices and Criteria.

AIFA designees must obtain ten combined hours of continuing professional education each renewal year from the sources listed below (at least six hours must be accumulated from the listed fi360-produced sources):

- The fi360 annual conference (live event)
- Archived recordings from past fi360 conferences (from the on-demand fi360 CE directory)
- fi360 Resources webinars (live)
- Archived recordings of Resources webinars (from the on-demand fi360 CE directory)
- Relevant events produced by sources outside of fi360 (max of four hours per year allowed)
- Participation in a CEFEX Certification team or as a liaison officer at a firm being Certified (max of five hours/year)

CAIA® (Chartered Alternative Investment Analyst)

To become a CAIA member, candidates are required to do the following:

- (1) Pass both the CAIA Level I and Level II exams.
- (2) Hold a bachelor's degree, or the equivalent, and have more than one year of professional experience, or alternatively have at least four years of professional experience. Professional experience is defined as full-time employment in a professional capacity within the regulatory, banking, financial, or related fields.
- (3) Agree on an annual basis to abide by the Member Agreement.
- (4) Provide two (2) professional references.
- (5) Submit payment for the annual CAIA Association membership fee.

Please note membership is the final requirement for individuals who wish to use the CAIA designation.

The CAIA Association, a non-profit organization founded in 2002, is the world leader and authority in alternative investment education. The Fundamentals of Alternative Investments Certificate Program® is a natural extension of CAIA's mission to provide solutions to specific market needs for alternative investment education. The CAIA Association is best known for the CAIA Charter®, an internationally recognized credential granted upon successful completion of a rigorous two-level exam series, combined with relevant work experience. Earning the CAIA Charter is the gateway to becoming a member of the CAIA Association, a global network of 6,700 alternative investment leaders located in 80+ countries, who have demonstrated a deep and thorough understanding of alternative investing. Having grown rapidly, the CAIA Association now supports vibrant chapters located in financial centers around the world and sponsors more than 120 educational and networking events each year.

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 80,000 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 two years of apprenticeship experience (or the equivalent, measured as 2,000 hours per year) that also meets additional requirements as approved by the CFP Board; 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.

CFI® (Certified Fund Specialist®)

The Certified Fund Specialist® (CFI®) designation is now celebrating its 21st year in existence and is granted by the Institute of Business & Finance (IBF). A Certified Fund Specialist® is trained to analyze investment criteria such as alpha, beta, correlation coefficient, first-auto correlation, R-squared, and standard deviation. In addition, a Certified Fund Specialist® is also able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern Portfolio Theory (MPT) is a key part of the program

and its components are broken down and utilized to construct suitable and efficient portfolios using closed-end, exchange-traded, and open-end mutual funds.

To attain the right to use the CFI® designation, an individual must satisfy the following requirements:

- Prerequisites - Before becoming an IBF designee, all students must have at least 2,000 hours or more work experience in the financial services industry or a bachelor’s degree from an accredited college or university.
- Examination - Candidates must complete IBF’s designation program broken down into six modules that include three non-cumulative exams and one written case study. Modules are designed to be completed in approximately 23 hours. Each exam covers two modules. More than one exam can be taken at a time; each exam is 50 multiple-choice questions. In addition to the three exams, students must complete a case study. The case study is based on a one-page fact pattern. The student’s response must be two pages to five pages in length.
- Annual Recertification Requirements - Following initial certification and authorization to use IBF designation marks, certification must be renewed annually. By meeting IBF’s ongoing competency requirements of continuing education (30 hours of CE every two years), adhering to IBF’s Code of Ethics and Standards of Practice, designees’ demonstrate their commitment to ongoing education and professionalism. Designees’ compliance with IBF’s certification standards helps to ensure the integrity of IBF designation marks.

ChFC® (Chartered Financial Consultant®)

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.

CFFS (Certified Foundation Fiduciary Specialist)

The Certified Foundation Fiduciary Specialist™ program is the only training that exceeds the demands of the Uniform Prudent Management of Institutional Funds Act ("UPMIFA"), which is the fiduciary law that governs non-profits in the U.S.

Individuals that qualify for the CFFS designation have demonstrated mastery of the fiduciary requirements defined in the Uniform Prudent Management of Institutional Funds Act ("UPMIFA") and industry best practices in the U.S. and global foundation community.

The CFFS designation emphasizes all of the disciplines of the fiduciary duty defined in UPMIFA. Holders of the designation obtain a deep awareness of their organization’s legal, ethical, and moral responsibilities imposed on nonprofits. The CFFS equips its holders with the skills needed to make more reasoned and accurate fiduciary related decisions. Nonprofits that employ CFFS designees are members of an elite class of donor driven organizations in whom trustworthiness is a proven trait. At the same time, such

organizations increase their readiness to meet the expectations of auditors from the regulatory community.

The CFFS designation is a customized program developed exclusively for key individuals employed by endowments and foundations. Unlike other designations that are mere modifications to programs targeted primarily at the investment advisor market, the CFFS is based solely on the disciplines defined in UPMIFA to which nonprofits are accountable.

Candidates for the CFFS designation must meet industry experience and academic requirements, which include the following:

- Expertise in serving donors to nonprofit organizations;
- Bachelor's degree; and
- Passing grade of the CFFS examination

The study course concentrates on the major disciplines in UPMIFA for individuals that serve as fiduciaries for nonprofit organizations and include the following:

- Principles of stewardship;
- UPMIFA's four disciplines of fiduciary duty;
- Regulatory and legal constraints
- The fiduciary supply chain;
- Investment strategy alternatives;
- Investment selection and monitoring;
- Spending policy under UPMIFA;
- The fiduciary budget;
- Balancing fund raising against UPMIFA's restrictions; and
- Assessing compliance with UPMIFA

CIMA (Certified Investment Management Analyst)

CIMA professionals integrate a complex body of investment knowledge, ethically contributing to prudent investment decisions by providing objective advice and guidance to individual investors and institutional investors. The CIMA certification program is the only credential designed specifically for financial professionals who want to attain a level of competency as an advanced investment consultant.

Since April 2011, CIMA certification has been recognized as the only financial services credential in the U.S. to have met an international standard for personnel certification (ISO 17024) and earned accreditation by American National Standards Institute.

The CIMA certification program covers five core topic areas and requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics. Applicants must complete the following five steps to earn the certification:

- (1) Submit a CIMA Certification Program Application, fee, and undergo background check.
- (2) Pass the Qualification Examination.
- (3) Complete education requirement through a Registered Education Provider.
- (4) Pass the online Certification Examination, which is administered in February, May, August and November.
- (5) Sign a licensing agreement, submit initial certification fee, and agree to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks.

The CIMA certification program also requires that certificants complete three certification renewal requirements during each certification renewal period.

IMCA and its management are committed to ensuring that its certification and other activities are undertaken impartially, objectively, and fairly. To this end, IMCA's policies, procedures, and actions are applied evenly to all persons. IMCA also manages conflicts of interest, and ensures that its activities and decisions are not adversely influenced by irrelevant factors. IMCA further is committed to ensuring that its certification activities are independent of its other activities, and that its decisions at all phases of certification are made without bias or prejudice and based entirely upon the criteria for certification.

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.

FRM® (Financial Risk Manager)

The FRM certification is awarded after a candidate has passed two rigorous multiple choice exams (FRM Exam Part I and Part II) and demonstrated two years of relevant work experience. Candidates must take the FRM Exam Part I before taking Part II. Certified FRMs are strongly encouraged to earn 40 hours of Continuing Professional Development (CPD) every two years to maintain the latest best practices in risk management.

The FRM Exam Part I is a 100 question multiple choice exam, the FRM Exam Part II focuses on the tools used to assess financial risk: quantitative analysis, fundamental risk management concepts,

financial markets and products, and valuation and risk models. The historical pass rate for Part I has been between 45% and 50%.

The FRM Exam Part II is an 80 question multiple choice exam, emphasizing the application of the tools acquired in Part I: market, credit, operational and integrated risk management, investment management as well as current market issues. The historical pass rate for Part II has been between 55% and 60%.

Passing scores are determined by the FRM Committee. Exam results are pass/fail and are emailed approximately six weeks after the exam. Candidates will receive quartile results comparing their performance to other candidates.

One of the things that sets the FRM Program apart is its oversight and governance. The program is developed by the FRM Committee, which is comprised of world-leading experts in risk. To reflect the emerging demands of the industry, the FRM curriculum is reviewed and revised annually by the Committee. Current committee members include practitioners in credit, operational, and market risk, emerging markets, corporate, academia, rating agencies, quantitative disciplines, legal and regulatory practices, asset management and insurance.

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.