



SUPERVISED PERSON BROCHURES

FORM ADV PART 2B

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This brochure provides information about the qualification and business practices of Birchwood Financial Partners, Inc. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 952.885.9088

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Birchwood (CRD #169962) is available on the SEC's website at www.adviserinfo.sec.gov

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Dana Brewer, CFP® (CRD #2955532)

- Year of birth: 1960
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Item 2 Educational Background and Business Experience

Educational Background:

- Metropolitan University; 1992
- Certified Financial Planner™ Board of Standards, Inc.; Certified Financial Planner™ Certification; 1999

Business Experience:

- Birchwood Financial Partners, Inc.; CEO; 02/2021 - Present
 - Birchwood Financial Partners, Inc.; President; 12/2014 – Present
 - Birchwood Financial Partners, Inc.; Owner/ Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner/Chief Financial Officer; 01/2000 – 03/2014
 - Kramer Lothrop Financial Services, Inc.; Administration/Financial Advisor; 10/1992 – 01/2000
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – 08/2014
 - Independent Insurance Agent; 2000 – 02/2015
 - Financial Network Investment Corporation; Investment Adviser Representative; 01/1998 – 12/2012
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planner™ is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
 - Successful completion of the CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Dana Brewer has no other business activities to disclose.

Item 5 Additional Compensation

Dana Brewer receives no additional compensation.

Item 6 Supervision

Dana Brewer is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Dana Brewer is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Mary Bridget (Bridget) Handke, CFP® CAP® (CRD #4895416)

- Year of birth: 1961
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Item 2 Educational Background and Business Experience

Educational Background:

- Iowa State; Bachelor of Science – Family Environment; 1984
- Certified Financial Planner™ Board of Standards, Inc.; Certified Financial Planner™ Certification; 2007
- Chartered Advisor in Philanthropy®; 2015

Business Experience:

- Birchwood Financial Partners, Inc.; Chief Operations Officer; 12/2014 – Present
 - Birchwood Financial Partners, Inc.; Owner /Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner; 11/2004 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – 08/2014
 - Independent Insurance Agent; 12/2004- 09/2014
 - Financial Network Investment Corporation; Investment Adviser Representative; 12/2004 – 12/2012
 - Brad Moir CFP®; Paraplanner; 09/2002 – 10/2004
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planner™ is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.

Chartered Advisor in Philanthropy (CAP®): This designation is issued by the American College and has the following requirements:

- Three graduate level courses in Philanthropy.
 - Successful completion of 3 exams.
 - Three years full time relevant experience.
 - Continuing education of 15 hours renewed every two years.
 - Adherence to the American College Code of Ethics.
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Bridget Handke is also an Author (book royalties): "Finances for One: A New Widow's Guide to Managing Money".

Item 5 Additional Compensation

Bridget Handke receives no additional compensation.

Item 6 Supervision

Bridget Handke is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Bridget Handke is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Damian Winther, CFP®, **CSRIC™** (CRD #4812600)

- Year of birth: 1979
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Item 2 Educational Background and Business Experience

Educational Background:

- University of Minnesota-Duluth; Bachelor of Business Administration – Finance; 2001
- Certified Financial Planner™ Board of Standards, Inc.; Certified Financial Planner™ Certification; 2007
- Chartered SRI Counselor™; 2020.

Business Experience:

- Birchwood Financial Partners, Inc.; Chief Financial Officer; 12/2014 – Present
 - Birchwood Financial Partners, Inc.; Owner /Investment Adviser Representative; 03/2014 – Present
 - Birchwood Financial Partners, Inc.; Secretary; 12/2014 – 02/2021
 - Kramer Lothrop Brewer Financial, Inc.; Owner; 04/2005 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – 08/2014
 - Financial Network Investment Corporation; Investment Adviser Representative; 05/2005 – 12/2012
 - Office of the Comptroller of the Currency; Assistant National Bank Examiner; 06/2001 – 04/2005
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planner™ is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.

Chartered SRI Counselor™ (CSRIC™): Chartered SRI Counselor is a designation granted by the College for Financial Planning. CSRIC™ certification requirements:

- Completion of a graduate-level course of study.
- Pass the final exam.
- Comply with the Code of Ethics.
- 16 hours of continuing education every two years.
- Abide by the Standards of Professional Conduct.
- Pay a renewal fee every two years.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Damian Winther has no other business activities to disclose.

Item 5 Additional Compensation

Damian Winther receives no additional compensation.

Item 6 Supervision

Damian Winther is supervised by Jill Vilkkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Damian Winther is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Stephen (Steve) Dixon, CFA®, **CSRIC™** (CRD #5455240)

- Year of birth: 1979
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Item 2 Educational Background and Business Experience

Educational Background:

- University of St. Thomas; Bachelor of Arts – Financial Management; 2002
- CFA Institute; Chartered Financial Analyst charterholder; 2006
- Chartered SRI Counselor™; 2020.

Business Experience:

- Birchwood Financial Partners, Inc.; Chief Investment Officer; 12/2014 – Present
 - Birchwood Financial Partners, Inc.; Owner/ Investment Adviser Representative; 03/2014 – Present
 - Kramer Lothrop Brewer Financial, Inc.; Owner; 11/2007 – 03/2014
 - AdvisorNet Financial Inc. dba AdvisorNet Wealth Management; Investment Adviser Representative; 07/2012 – 08/2014
 - Financial Network Investment Corporation; Investment Adviser Representative; 03/2008 – 12/2012
 - ELCA Board of Pensions; Senior Investment Analyst; 03/2005 – 11/2007
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Professional Certifications

Chartered Financial Analyst (CFA) charterholder: Chartered Financial Analyst charter is awarded by the CFA Institute. CFA charterholder requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent educational or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Chartered SRI Counselor™ (CSRIC™): Chartered SRI Counselor is a designation granted by the College for Financial Planning. CSRIC™ certification requirements:

- Completion of a graduate-level course of study.
 - Pass the final exam.
 - Comply with the Code of Ethics.
 - 16 hours of continuing education every two years.
 - Abide by the Standards of Professional Conduct.
 - Pay a renewal fee every two years.
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Steve Dixon is Treasurer and League Information Officer of Hamel Athletic Club. Steve helps to maintain financial records and reports and manages the website and registration for the organization. There is no conflict of interest as advisory clients of Birchwood Financial Partners, Inc. are not solicited services for Hamel Athletic Club.

Item 5 Additional Compensation

Steve Dixon receives no additional compensation.

Item 6 Supervision

Steve Dixon is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Steve Dixon is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.

Brochure Supplement (Part 2B of Form ADV)

Principal Executive Officer

Rachel Olivia Infante CFP®, **CSRIC™**, **CDFA®** (CRD #5545731)

- Year of birth: 1985
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Item 2 Educational Background and Business Experience

Educational Background:

- Concordia University; Bachelor of Business Administration in Finance; 2008
- Certified Financial Planner™ Board of Standards, Inc.; Certified Financial Planner™ Certification; 2011
- Chartered SRI Counselor™; 2020.

Business Experience:

- Birchwood Financial Partners, Inc.; Secretary; 02/2021 – Present
 - Birchwood Financial Partners, Inc.; Owner; 01/2020 - Present
 - Birchwood Financial Partners, Inc.; Investment Adviser Representative; 10/2018 – Present
 - Fure Financial Corporation; Investment Advisor Representative/Chief Compliance Officer; 07/2017 – 09/2018
 - Commonwealth Financial Network; Investment Advisor Representative; 11/2015 – 07/2017
 - Commonwealth Financial Network; Registered Representative; 04/2015 – 07/2017
 - Fure Financial Corporation; Insurance Agent/Financial Consulting Assistant; 05/2008 – 07/2017
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planner™ is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.

Chartered SRI Counselor™ (CSRIC™): Chartered SRI Counselor is a designation granted by the College for Financial Planning. CSRIC™ certification requirements:

- Completion of a graduate-level course of study.
- Pass the final exam.
- Comply with the Code of Ethics.
- 16 hours of continuing education every two years.
- Abide by the Standards of Professional Conduct.
- Pay a renewal fee every two years.

Certified Divorce Financial Analysts® (CDFA®): A designation awarded to people with experience in the unique financial circumstances that surround a divorce. The professional training for the certification is focused on understanding and estimating the long-term costs of a divorce.

- Experience - CDFA® practitioners must have a minimum of three years' work experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

- Education - CDFA® candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts™ (IDFA™).
- Examination - CDFA® candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study.
- Ethics - CDFA® practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, Clients, employers and other professionals. The IDFA may perform a background check during this process and each CDFA® candidate must disclose any investigations or legal proceedings relating to his or her professional or business conduct.
- Ongoing Certification Requirements - CDFA® practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee. Every two years, they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce.

In addition to the biennial continuing education requirement, all CDFA® practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

None to report.

Item 5 Additional Compensation

None to report.

Item 6 Supervision

Rachel Infante is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports. Rachel Infante is one of the owners of the firm and therefore is instrumental in the formulation and monitoring of investment advice offered to clients.

Brochure Supplement (Part 2B of Form ADV)

Principal Executive Officer

Kimberly "Kimmie" Ann Andrews, CFP[®], CDFA[®] (CRD #7221822)

- Year of birth: 1983
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Item 2 Educational Background and Business Experience

Educational Background:

- Bethel University, St. Paul; Bachelor of Arts in Elementary Education K-8 Communication Arts and Literature; 2006

Business Experience:

- Birchwood Financial Partners, Inc.; Principal; 01/2025 - Present
 - Birchwood Financial Partners, Inc.; Investment Adviser Representative; 03/2021 – Present
 - Boulay Financial Advisors, LLC; Wealth Management Advisor; 01/2020 – 02/2021
 - Birchwood Financial Partners, Inc.; Client Service Specialist; 04/2013 – 01/2020
 - Crown College; Financial Aid Counselor/Admissions Recruiter/Head Volleyball Coach; 08/2007 – 04/2013
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner[™] (CFP[®]): Certified Financial Planner[™] is a designation granted by the CFP[®] Board. CFP[®] requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP[®] Board (www.cfp.net).
- Successful completion of the CFP[®] Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP[®] designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.

Certified Divorce Financial Analysts[®] (CDFA[®]): A designation awarded to people with experience in the unique financial circumstances that surround a divorce. The professional training for the certification is focused on understanding and estimating the long-term costs of a divorce.

- Experience - CDFA[®] practitioners must have a minimum of three years' work experience in a financial or legal capacity prior to earning the right to use the CDFA[®] certification mark.
- Education - CDFA[®] candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts[™] (IDFA[™]).
- Examination - CDFA[®] candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study.
- Ethics - CDFA[®] practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, Clients, employers and other professionals. The IDFA may perform a background check during this process and each CDFA[®] candidate must disclose any investigations or legal proceedings relating to his or her professional or business conduct.
- Ongoing Certification Requirements - CDFA[®] practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee. Every two years,

they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce.

In addition to the biennial continuing education requirement, all CDFA® practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

None to report.

Item 5 Additional Compensation

None to report.

Item 6 Supervision

Kimmie Andrews is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports.

Brochure Supplement (Part 2B of Form ADV)

Chief Compliance Officer

Supervised Person Brochure

Jill Renee Vilkama (CRD #7344306)

- Year of birth: 1975
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Item 2 Educational Background and Business Experience

Educational Background:

- Augsburg University; Studied Psychology; Attended 2011 – 2013

Business Experience:

- Birchwood Financial Partners, Inc.; Chief Compliance Officer/Investment Adviser Representative; 03/2021 – Present
 - Birchwood Financial Partners, Inc.; Operations Manager; 11/2020 – 03/2021
 - Fure Financial; Compliance Specialist/Portfolio Administration; 12/2018 – 10/2020
 - Cahill Financial Advisors; Portfolio Administrator; 03/2014 – 10/2018
 - White Oaks Wealth Advisors; Director of Operations/Portfolio Administrator/Financial Planning Associate; 04/2003 – 01/2014
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

None to report.

Item 5 Additional Compensation

None to report.

Item 6 Supervision

Jill Vilkama is the Chief Compliance Officer of Birchwood. Jill Vilkama is supervised by Rachel Infante. Supervision provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Brayden Kelly, CFP® (CRD # 6665499)

- Year of birth: 1998
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Item 2 Educational Background and Business Experience

Educational Background:

- Creighton University; Bachelor of Science in Business Administration; 2020

Business Experience:

- Birchwood Financial Partners, Inc.; Investment Adviser Representative; 07/2024 – Present
 - Osaic Wealth, Inc.; Mass Transfer; 11/2023 – 06/2024
 - FSC Securities Corporation; Registered Assistant; 09/2021 – 11/2023
 - Ameriprise Financial Services, LLC; Registered Representative; 06/2020 – 08/2021
 - Full Time Student; 06/2014 – 05/2020
 - Ameriprise Financial Services, Inc.; Registered Representative; 05/2019 – 08/2019
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planner™ is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.

Behavioral Financial Advisor (BFA™): Behavioral Financial Advisor is a professional designation offered through a partnership between Kaplan Financial and Think2Perform. The BFA™ designation is a program designed to educate financial professionals on the core concepts of Behavioral Finance and its application with clients. BFA™ requirements:

- Completion of two courses related to behavioral finance as well as certification exam
 - Course exams and final certification exam (online, timed, proctored)
 - Complete 20 hours every two years of continuing education.
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

None to report.

Item 5 Additional Compensation

None to report.

Item 6 Supervision

Brayden Kelly is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Kayla Berceau, CFP® (CRD # 8027395)

- Year of birth: 1996
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Item 2 Educational Background and Business Experience

Educational Background:

- University of Minnesota – Twin Cities; Bachelor of Arts – Psychology; 2018

Business Experience:

- Birchwood Financial Partners, Inc.; Investment Adviser Representative; 01/2025 – Present
 - Birchwood Financial Partners, Inc.; Client Associate; 02/2022 – 01/2025
 - Lyngblomsten Care Center; Health Information Manager; 11/2020 – 02/2022
 - Alternatives for People with Autism;
 - Living Skills Instructor; 08/2020 – 11/2020
 - Program Manager; 11/2018 – 08/2020
 - Full Time Student; 01/2015 – 12/2018
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

None to report.

Item 5 Additional Compensation

None to report.

Item 6 Supervision

Kayla Berceau is supervised by Jill Vilkama, Chief Compliance Officer of Birchwood. Supervision is provided through frequent office interactions, review of client accounts, and quarterly personal transaction reports.