

**Firm Brochure Supplement**  
(Part 2B of Form ADV)

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This brochure supplement provides information about David E. (Chip) Workman, Jeannette A. Jones, and Danielle Seurkamp that supplements The Asset Advisory Group's (TAAG's) brochure. You should have received a copy of that brochure. Please contact us if you did not receive TAAG's brochure or if you have any questions about the contents of this supplement.

June 1, 2017

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### Education and Business Standards

The Asset Advisory Group (TAAG) requires its advisors to have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, CFP®, CFA, JD, or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees of The Asset Advisory Group have earned certifications and credentials that are required to be explained in further detail.

Masters of Business Administration (MBA): A master's degree in business administration is a post graduate program designed to provide training in the theory and practice of business management. A variety of business fields are covered, including accounting, finance, marketing, human resources, and management.

Masters of Science in Personal Financial Planning (MS): A master's degree in personal financial planning is a post graduate program designed to expand the knowledge of financial planners beyond typical financial licensing and credentials. A variety of planning areas are covered, including investment, income tax, retirement and estate planning.

Certified Financial Planner™ (CFP®): The Certified Financial Planner™ is a professional certification granted in the United States by the Certified Financial Planner Board of Standards, Inc. (CFP Board).

To attain the right to use the CFP® mark, an individual must satisfactorily fulfill the following requirements:

- Education – Must attain a Bachelor's degree from an accredited college or university, and complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for competent and professional delivery of financial planning services. Subject areas include insurance planning and risk management, employee benefits, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Must pass the comprehensive CFP® Certification Examination administered over a two-day period, including case studies designed to test a student's ability to diagnose financial planning issues and provide solutions for real world circumstances.
- Experience – Must complete at least three years of full-time financial planning-related experience; and

- Ethics – Must successfully pass the Candidate Fitness Standards and background check, and agree to be bound by the 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 on-going education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Must 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 – Must renew an agreement to be bound by the Standards of Professional Conduct requiring that CFP® professionals provide financial planning services at a fiduciary standard of care.

Certified Public Accountant (CPA): A CPA is an individual with supplemental knowledge of personal financial planning, business accounting and tax laws. To attain the designation, an individual must meet the following requirements:

- Education – Must attain a bachelor's degree in accounting from an accredited college or university, with a minimum number of hours in accounting and business administration. Once they have passed the Uniform Certified Public Accountant Examination, must also complete the Accountancy Board of Ohio professional standards and responsibilities course.
- Exam – Must pass the two day, four-part Uniform CPA Examination administered by the applicable State Board of Accountancy and overseen by the National Association of State Boards and the American Institute of Certified Public Accountants.
- Experience – In Ohio, must be employed for two years in public accounting.
- Continuing Education and Ethics – Must obtain 120 hours of continuing education every three years, in addition to abiding by a strict code of professional and personal conduct.

Master Planner Advanced Studies™ (MPAS®): Individuals who hold the MPAS® designation have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. Graduates are required to demonstrate critical thinking skills and complex assignments, projects, research and papers and meet all graduation requirements for the Master of Science degree.

Certified Financial Behavior Specialist™ (FBS®): A professional certification mark for financial professionals providing financial consulting services conferred by the Financial Psychology Institute. To receive authorization to use the mark, the candidate must meet specific educational and continuing education requirements in the areas of behavioral finance and financial behavior. Certificants use the theories and tools of financial behavior to have a better understanding of financial beliefs and behaviors. This allows them to provide a more holistic service to clients around issues involving money.

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**David E. (Chip) Workman, MBA, CFP®**

Prior to joining TAAG in 2008, Chip developed his financial planning experience as a Personal Trust Officer with US Bank, opened the first private banking office for Merchants Bank & Trust, and later the first Cincinnati office for Stock Yards Bank. At US Bank, Chip consulted with clients on a wide spectrum of trust services, and provided financial analysis and trust administration for clients. At both Stock Yards and Merchants Bank & Trust, he worked with high net worth clients on their personal and family wealth plans.

**Date of birth**

November 14, 1978

**Education**

MBA, Xavier University, 2005

BA, Miami University, 2002

**Business Experience**

President and Owner, The Asset Advisory Group, Inc. (2015 – Present)

Lead Advisor and Owner, The Asset Advisory Group, Inc. (2013 – 2015)

Lead Advisor, The Asset Advisory Group, Inc. (2008 – 2012)

VP Private Banking, Stock Yards Bank & Trust (2007 – 2008)

VP Private Banking, Merchants Bank & Trust (2005- 2007)

Personal Trust Officer, US Bank, N.A. (2002 – 2005)

**Professional Designations**

CFP® (Certified Financial Planner)

**Disciplinary Information**

Mr. Workman does not have any history of reportable disciplinary events.

**Other Business Activities**

Mr. Workman is not engaged in any other investment-related business or occupation.

**Additional Compensation**

Mr. Workman does not receive any compensation for his work other than his salary from TAAG.

**Supervision**

As Chief Compliance Officer, Jeannette Jones is primarily responsible for supervision of our employees' advisory activities and advice provided to our clients. We have written policies and procedures, which include the use of investment policy statements signed by both the client and the advisor, restrictions on employee personal trading, and prohibitions against trading based on material non-public information. Jeannette regularly monitors these and other elements of the firm's policies and procedures to assure compliance.

Jeannette Jones can be contacted at (513) 771-7222 or at [jjones@taaginc.com](mailto:jjones@taaginc.com).

**Requirements for State-Registered Advisors**

Since TAAG is registered with the SEC, there are no additional disclosures.

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## **Jeannette A. Jones**

Jeannette A. Jones, CPA, CFP® is the founder of The Asset Advisory Group, and has spent over 25 years serving clients as a financial advisor. Prior to establishing the company in 1988, Jeannette gained business and tax experience as both a commercial lending officer and an auditor with an international accounting firm.

### **Date of birth**

December 13, 1959

### **Education**

BSBA in Accounting and Finance, The Ohio State University (1982)

### **Business Experience**

Founder, Owner, and Lead Advisor, The Asset Advisory Group, Inc. (1988 – Present)  
President, The Asset Advisory Group, Inc. (1988 – 2015)  
Commercial Banking Officer, KeyBank (1985 – 1988)  
Supervising Senior Auditor, KPMG (1982 – 1985)

### **Professional Designations**

CFP® (Certified Financial Planner)  
CPA (Certified Public Accountant)

### **Disciplinary Information**

Ms. Jones does not have any history of reportable disciplinary events.

### **Other Business Activities**

Ms. Jones is not engaged in any other investment-related business or occupation.

### **Additional Compensation**

Ms. Jones does not receive any compensation for her work other than her salary from TAAG.

### **Supervision**

Jeannette Jones is the Chief Compliance Officer. While Ms. Jones has ultimate decision-making authority, TAAG has two other Advisors who act as portfolio managers and other personnel who regularly meet and discuss each other's activities as they relate to advice provided to advisory clients, including transactions effected for client accounts. The portfolio managers, including Ms. Jones, review accounts on an ongoing basis to monitor the disciplined and consistent implementation of their investment decisions. TAAG conducts account reviews on an ongoing basis to assure adherence to clients' stated investment objectives, investment restrictions, and limitations. This includes accounts managed by Ms. Jones.

Jeannette Jones can be contacted at (513) 771-7222 or at [jjones@taaginc.com](mailto:jjones@taaginc.com).

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**Danielle R. Seurkamp, MS, MPAS®, FBS®, CFP®**

Prior to joining TAAG in 2014, Danielle worked as a fee-only Financial Planner for Foster & Motley, Inc. During her time at Foster & Motley, she developed comprehensive planning solutions for high net worth individuals and families that included analysis and advice on areas such as cash flow, taxes, college and retirement preparation, investments, risk management, estate planning and charitable giving. She also assisted clients with their individual tax return preparation and with accounting and tax return preparation for trusts.

**Date of birth**

August 8, 1983

**Education**

M.S. Personal Financial Planning, College for Financial Planning, 2015  
B.A., Xavier University, 2005

**Business Experience**

Lead Advisor, The Asset Advisory Group, Inc. (12/2014 – Present)  
Lead Financial Planner, Foster & Motley, Inc. (10/2010 - 12/2014)  
Tax Preparer, Foster & Motley, Inc. (01/2008 – 12/2014)  
Associate Financial Planner, Foster & Motley, Inc. (05/2008 – 10/2010)  
Administrative Assistant, Foster & Motley, Inc. (03/2006 – 05/2008)

**Professional Designations**

CFP® - CERTIFIED FINANCIAL PLANNER™  
MPAS® - Master Planner Advanced Studies  
FBS® - Certified Financial Behavioral Specialist

**Disciplinary Information**

Ms. Seurkamp does not have any history of reportable disciplinary events.

**Other Business Activities**

Ms. Seurkamp is not engaged in any other investment-related business or occupation.

**Additional Compensation**

Ms. Seurkamp does not receive any compensation for her work other than her salary from TAAG.

**Supervision**

As Chief Compliance Officer, Jeannette Jones is primarily responsible for supervision of our employees' advisory activities, and the advice they provide to our clients. We have written policies and procedures, which include the use of investment policy statements signed by both the client and the advisor, restrictions on employee personal trading, and prohibitions against trading based on material non-public information. Jeannette regularly monitors these and other elements of the firm's policies and procedures to assure compliance.

Jeannette Jones can be contacted at (513) 771-7222 or at [jjones@taaginc.com](mailto:jjones@taaginc.com).

**Requirements for State-Registered Advisors**

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