

Advisor BENEFITS

The Advisor Benefits Group, Inc.

Disclosure Documents and Privacy Policy Brochure
Part 2A of Form ADV
CRD#: 168572

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This Brochure, referred to as Form ADV Part 2, provides information about the qualifications and business practices of The Advisor Benefits Group, Inc., “Advisor Benefits”. If you have any questions about the contents of this Brochure, please contact us at 509-582-3074 or email us at service@advisorbenefits.com. 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.

Advisor Benefits is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Advisor Benefits Group, Inc. is also available on the SEC’s website at www.adviserinfo.sec.gov.

Please keep a copy of this disclosure for your records

ITEM 2- MATERIAL CHANGES

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

** Marvin L. Liebe is the Chief Compliance Officer.

Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Marvin Liebe at 509-582-3074 or by email at service@advisorbenefits.com. Our Brochure is also available on our web site www.advisorbenefits.com.

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ITEM 4- ADVISORY BUSINESS

The Advisor Benefits Group, Inc. is an independent investment advisory firm registered with the State of Washington. The Advisor Benefits Group, Inc. has operated as an insurance agency with an emphasis on employee benefits since 1994. Financial advice and financial planning services began in 2014. The Advisor Benefits Group, Inc. is wholly owned by Marvin Liebe.

The Advisor Benefits Group, Inc. will maintain its insurance services along with the added financial advisory services. The Advisor Benefits Group, Inc. offers independent, objective financial advice and strategies and takes a fiduciary role with its advisory clients.

The Advisor Benefits Group, Inc. adheres to the Certified Financial Planner Board of Standards 6-step financial planning process:

1. Establishing and defining the client-planner relationship.
2. Gathering client data, including goals.
3. Analyzing and evaluating client's financial status.
4. Developing and presenting financial planning recommendations and/or alternatives.
5. Implementing the financial planning recommendations.
6. Monitoring the financial planning recommendations.

We work with our clients to facilitate the building and protection of their wealth, to devise income distribution strategies in retirement, and to identify and reduce financial risks due to loss of life, sickness and accidents, and incapacity.

The Advisor Benefits Group, Inc. may provide recommendations to clients regarding the use of programs offered by third party investment advisors which provide individual portfolio advice through wrap fee and/or non-wrap fee programs. There is no difference in treatment between clients who participate in wrap fee programs and those who do not.

The Advisor Benefits Group, Inc. tailors its services to the individual needs of their clients. Clients retain the right to place restrictions on investments in any particular securities.

The Advisor Benefits Group, Inc. presently has \$30,370,000 assets under management with approximately 60% of assets managed on a discretionary basis.

The Advisor Benefits Group, Inc. offers several levels of services:

1. Comprehensive Values-Based Financial Planning And Investment Advisory Services

Comprehensive Values-Based Financial Planning is a long-term relationship between The Advisor Benefits Group, Inc. and the client. The process is a comprehensive approach which aligns the client's most important goals with their deeply held personal values.

The process starts at the first meeting with a simple conversation about what's important to the client. Once an engagement decision is made, we create the initial plan and provide ongoing money management, plan implementation, and multiple meetings throughout the year. During the first year we typically meet with the client approximately 5 times and then settle into an ongoing schedule of 2-3 meetings per year thereafter. Our role is to orchestrate the written plan that has been created for the client. We hold everyone involved accountable, including the client, to ensure the greatest probability that the plan will unfold as desired. We do this through careful and deliberate plan construction,

investment monitoring, and by way of a checklist method of key points. We advise on retirement, investments, insurance and risks to your plan, taxes, social security and other retirement income, estate plans, employee benefits, goals and values in the ongoing planning relationship.

Comprehensive Values Based Financial Planning Services are best suited for people who:

- Desire to delegate financial matters, so they are able to spend more time with the people and activities that enhance their quality of life;
- Desire simplicity, clarity, and structure in their financial affairs, and the peace of mind that comes from having all of their financial assets under the watchful eye of a single trusted advisor;
- Value our work together, appreciate professional guidance and are willing to follow the advice of an expert;
- Are interesting and fun to work with;
- And trust us to assist their friends and family members

Comprehensive Values-Based Financial Planning Services are well suited for individuals with busy and complex lives, and for those seeking advisors to help them. This high level of attention makes the most sense for clients with financial assets of \$250,000 to invest with us.

2. Investment Advisory Services

For clients who wish for money management services only, The Advisor Benefits Group, Inc. will create a customized investment portfolio based on each client's unique situation. We use client interviews and questionnaires to determine suitability of the portfolio. Clients receive 1-2 meetings annually. Comprehensive financial planning is not a part of this service.

3. Corporate Retirement Plan Investment Advisory Services

The Advisor Benefits Group, Inc. provides investment advisory services to the retirement plan sponsor and to the participants and trustees of the retirement plan. These services include a review of the plan sponsor's financial situation and objectives to determine suitability and feasibility for the adoption or continuance of a qualified retirement plan. The Advisor Benefits Group, Inc. will provide plan design assistance, investment selection and monitoring, participant enrollment assistance (including individual participant investment selection assistance), and will assist in selection of the Third Party Administrator.

4. Hourly Financial Planning Services

We may also provide clients with financial with advice in a clearly defined, short-term engagement. The length of time and scope of engagement will be agreed upon in advance.

ITEM 5- FEES AND COMPENSATION

The Advisor Benefits Group, Inc. is compensated directly by its clients through fixed or asset based fees, and also by way of commissions earned on the placement of insurance contracts paid by a product vendor. The latter introduces a conflict of interest and will be disclosed to and approved by the client by written agreement.

Prior to engaging The Advisor Benefits Group, Inc. to provide any of the aforementioned services, the client is required to enter into one or more written agreements setting the terms and conditions under which The Advisor Benefits Group, Inc. shall render its services.

Advisory fees are charged and generally collected in arrears on a quarterly basis (but may be collected in advance when required by the custodian) except where a more frequent mode is required by the custodian. Advisory fees do not include internal mutual fund operating expenses or any fees of the custodian including trading costs. Separate custodial and trading fee disclosures will be provided from the respective entities. Fees earned by The Advisor Benefits Group, Inc. are directly deducted by the custodian from the client account as indicated on client statements unless other arrangements are made. An invoice will be mailed to the client itemizing the fee. The advisor will refund any unearned fees, on a pro-rated basis, to the client upon contract termination.

For the Comprehensive Values-Based Financial Planning And Investment Advisory Service, which includes an initial plan creation fee, The Advisor Benefits Group, Inc. requires an advance payment of half the planning fee prior to the initial plan creation and the second half at the Implementation Meeting, approximately 5 weeks later. Since the majority of time spent on creating the initial financial plan is completed prior to the Implementation Meeting, there will be no refunds once it has been held. If a client desires to terminate financial planning services prior to the Implementation Meeting, the client must notify The Advisor Benefits Group, Inc. in writing and any unearned portion of the client's advanced payment will be refunded to the client.

Fees begin accruing on the date the initial transactions have cleared and the related assets have been credited to the client's account at the custodian.

If a client does not receive the ADV Part 2 at least 48 hours prior to entering into an investment advisor agreement, the client has the right to terminate the contract without penalty within five business days after entering into the contract.

Fees earned by The Advisor Benefits Group, Inc. are exclusive of transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment managers and other third parties. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to fees charged by The Advisor Benefits Group, Inc. and The Advisor Benefits Group, Inc. shall not receive or share in any portion of these commissions, fees, and costs. Where required by regulations, monthly or quarterly itemized invoices, including the formula used to calculate The Advisor Benefits Group, Inc.'s fees, are mailed or emailed to clients.

The Brokerage Practices section further describes the factors that The Advisor Benefits Group, Inc. considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, their commissions and fees).

Comprehensive Values-Based Financial Planning And Investment Advisory Services

The initial plan creation fee is \$2,500. Fees for the implementation and ongoing monitoring of your plan are based on the assets under management by The Advisor Benefits Group, Inc. and are included in investment advisory service fees shown in the schedule below. There is a minimum fee of \$675 per quarter.

Assets Under Management Annual Advisory Fee	
First \$250,000	1.25%
Then amounts between \$250,000 and \$750,000	1.00%
Then amounts over \$750,000	0.75%

Investment Advisory Services

Our investment advisory fee schedule:

Assets Under Management Annual Advisory Fee	
First \$250,000	1.25%
Then amounts between \$250,000 and \$750,000	1.00%
Then amounts over \$750,000	0.75%

Corporate Retirement Plan Investment Advisory Services

Advisory Fee:

The assets under management fee schedule is shown below:

Corporate Plan Assets Under Management Annual Advisory Fee	
\$0 - \$499,999	0.75%
\$500,000 - \$1,999,999	0.60%
\$2,000,000 - \$3,999,999	0.50%
\$4,000,000 - \$5,999,999	0.40%
\$6,000,000 - \$9,999,999	0.30%
Over \$10,000,000	0.20%

Corporate Retirement Plan asset management fees will be charged to the plan sponsor or the plan participants, or both, at the discretion of the sponsoring employer.

Pursuant to Federal requirements, all plan fees (custodial fees, recordkeeping fees, investment advisory fees, and more) are disclosed to participants, sponsors, and trustees, prior to their enrollment into the plan. The fees are also disclosed to all parties periodically and continually thereafter.

Advisory fees are charged and generally collected in arrears on a quarterly basis. Advisory fees do not include internal mutual fund operating expenses or any fees of the custodian including trading costs. Separate custodial, recordkeeping, and trading fee disclosures will be provided by the respective entities.

Fees may be negotiated at a flat rate that will not exceed the AUM rate in the table above.

Hourly Financial Advice Services

Hourly fee is \$250 an hour with a three hour minimum to provide clients financial advice in a clearly defined, short-term engagement. Time utilized after 3 hours will be billed in 15 minute increments at \$62.50 per every 15 minutes. Payment is due and payable by check at time of service. The length of time and scope of engagement will be agreed upon in advance.

Negotiated Fees

Exceptions to The Advisor Benefits Group, Inc.'s fee schedules include:

- Accounts of employees of The Advisor Benefits Group, Inc., their families, or friends which may be offered discounted fees
- Individual accounts, which may be aggregated for purposes of reducing the total fees charged
- Accounts of charitable or religious institutions and their employees, which may be offered discounted fees
- Investment advisory and/or financial planning fees, may be modified based on the time/effort required to service the client's account

Seminars

The Advisor Benefits Group, Inc. may, from time-to-time, present investment or planning related seminars. In the event that a fee is charged for attendance or for materials provided at the seminars, an attendee may request a full refund as long as such request is made prior to the event commencement. The exact cost of the seminar varies and will be paid by attendees at the beginning of the seminar.

ITEM 6- PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

The Advisor Benefits Group, Inc. does not charge any performance-based fees, which are fees based on a share of capital gains on or capital appreciation of the assets of a client.

ITEM 7- TYPES OF CLIENTS

Advisor Benefits Group, Inc. generally provides investment and financial services to individuals and entities regarding individual accounts, pension and profit sharing plans, trusts, estates, and charitable organizations. The Advisor Benefits Group, Inc. does not enforce a minimum account size, but uses its sole discretion as fiduciary to determine whether a client should retain services provided.

ITEM 8- METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

The Advisor Benefits Group, Inc. utilizes a variety of resources to conduct analysis for investment strategies. These include, but are not limited to:

- Research materials prepared by others
- Financial newspapers, magazines and websites
- Fundamental and Technical Analysis including charting and cyclical weighting
- Annual Reports, prospectuses, and filings with the Securities Exchange Commission

With respect to the purchase and sale of securities, The Advisor Benefits Group, Inc.'s approach is centered on asset allocation and risk management. The amount of portfolio risk assumed will vary depending on the strategies chosen. Strategies selected are based on the risk-tolerance and goals of the client.

Investing in securities involves risk of financial loss. That is, receiving back less than was initially invested. In addition, clients also face inflation or purchasing power loss when investing, particularly in low risk investments.

The types of risk our clients are exposed to that could cause losses include, but are not limited to:

Stock Market Risk - the stock market is a very cyclical market and prices tend to move in a very wide range. For example, from 2007 to 2009, the S&P 500 (US Market) dropped in value by over 50%, only to double from its 2009 bottom by 2013.

Manager Risk - where outside managers are involved in the security selection process (mutual funds, separately managed accounts) and these managers may fail to meet their objectives due to poorly chosen securities.

Interest Rate Risk - prices of bonds and real estate investment trusts are closely tied to currently prevailing interest rates. Periods of rising rates will cause the prices of bonds to decline, and generally will cause the price of real estate investments to also decline. In addition, when prevailing interest rates fall, bonds may be called more frequently thereby reducing a clients anticipated future income.

Market Timing Risk - for portfolios using a tactically unconstrained strategy there is no assurance that the strategy will meet its objectives. (Using moving averages or other strategies that is a portfolio where losses are attempted to be mitigated by way of exiting positions when certain criteria exist

Bond Default Risk - This is the risk that a bond issuer will fail to make its interest and principal payments as promised.

Commodity Price Risk - where the client has exposure to commodities (gold, oil, agriculture, etc), prices can move up and down quickly and losses can be significant.

Emerging Markets Risk - a form of stock market risk, is the chance that the stocks of companies located in emerging markets will be substantially more volatile, and substantially less liquid, than the stocks of companies located in more developed foreign markets.

Currency risk - which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates.

The Advisor Benefits Group, Inc. will make every effort to match the client portfolio to their individual risk tolerance and financial goals, but there is no assurance of a successful outcome. Investing in securities involves risk of loss that clients should be prepared to bear.

ITEM 9- DISCIPLINARY ACTION

No disciplinary action has been taken against any individuals at The Advisor Benefits Group, Inc.

ITEM 10- OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS

Advisor Benefits, in addition to its advisory services, provides group and individual life and health insurance to both advisory clients and non-advisory clients. The sale of insurance contracts, with few exceptions, results in commissions being paid to the selling agent. This creates a conflict of interest between the advisory client and Advisor Benefits. To minimize this conflict, Advisor Benefits will obtain permission from the advisory client at the time of the initial engagement to participate in the sale of any commissionable insurance product. Commissions earned will be disclosed to the client, and any commissions earned will not have an effect on the advisor fee.

ITEM 11- CODE OF ETHICS

The Advisor Benefits Group, Inc. is a fiduciary and has a duty to act solely in the best interest of each client. The Advisor Benefits Group, Inc. has adopted a high standard of ethics which includes the confidentiality of client information, a prohibition on insider trading and engaging in fraudulent, deceptive or manipulative conduct, among other things. A copy of the Code of Ethics is available upon request.

Employees of The Advisor Benefits Group, Inc. may trade for their own accounts in securities which are recommended to and/or purchased for The Advisor Benefits Group, Inc. clients. Advisor Benefits Group, Inc.'s standard of Ethics is designed to ensure that the personal securities transactions, activities and interests of the employees of The Advisor Benefits Group, Inc. will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

ITEM 12- BROKERAGE PRACTICES

Unless the client directs otherwise, Advisor Benefits Group, Inc. will arrange for clients to establish securities accounts with the custodians and product suppliers which Advisor Benefits Group, Inc. has screened and approved. In cases where Advisor Benefits Group, Inc. suggests a broker-dealer, the criteria considered would include the reasonableness of fees and trading costs and, execution capabilities, computer trading support and such other factors. Current recommended custodians may include TD Ameritrade, Nationwide, John Hancock, Guardian, and Ascensus. Each of the custodians we use provides us with certain features that we deem important to the success of our clients' investments and typically one custodian alone, does not possess all features that we seek. We may place a client's assets at more than one custodian. Such features include reasonable trade and account costs, access to certain technology, access to certain money managers, and back office support.

Advisor Benefits does not currently trade securities in client brokerage accounts wherein prices would be affected by the size of the order, such as with mutual fund breakpoints. Securities we purchase are not subject to aggregation discounts and are subject to the standard trading fees charged by the custodian.

ITEM 13- REVIEW OF ACCOUNTS

Advisor Benefits Group, Inc. staff, Marvin Liebe, CFP® monitors investment returns and offers clients at least bi-annual reviews of the client's account and the progress toward achieving investment objectives. Written reports and/or online views are prepared for clients showing current status of accounts. Clients

may request additional reviews at any time and whenever they would like. An advisor will survey risk tolerance, time line, and objectives in order to match ongoing suitability with the appropriate investment program. Staff, including Marvin Liebe, CFP® and Angie LaRosee, CFP®, will review accounts frequently to confirm account activity when changes or updates are made. Personal circumstance of the client, such as proximity to retirement, death of a spouse, or loss of employment may trigger more frequent reviews.

ITEM 14- CLIENT REFERRALS AND OTHER FORMS OF COMPENSATION

Advisor Benefits Group, Inc. does not have a client referral monetary arrangement with current clients or outside agencies.

ITEM 15- CUSTODY

Clients receive statements at least quarterly from the broker dealer, bank, or other qualified custodian that holds and maintains clients' investment assets. Advisor Benefits Group, Inc. urges clients to carefully review such statements and compare such official custodial records to the account statements that we may provide to them.

ITEM 16- INVESTMENT DISCRETION

Advisor Benefits Group, Inc. seeks discretionary investment authority from the client at the outset of an advisory relationship. The discretion extends to the selection of securities and the dollar amount to be allocated to each. In addition, discretion with respect to the timing of the sale and/or purchase of a particular security as well as portfolio rebalancing frequency is deemed to be made at the discretion of the Advisor Benefits Group, Inc. Advisor Benefits Group, Inc. will require the client to explicitly accept or reject the discretionary investment authority in its client agreement. Discretionary investment authority will be exercised in a manner consistent with the stated investment objectives for the particular client account.

Investment guidelines and any restrictions the client may desire must be provided to Advisor Benefits Group, Inc. in writing.

ITEM 17- VOTING CLIENT SECURITIES

Advisor Benefits Group, Inc. does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Advisor Benefits Group, Inc. may provide advice to clients regarding the clients' voting of proxies.

ITEM 18- FINANCIAL INFORMATION

Registered investment advisers are required to provide clients with certain financial information or disclosures about their financial condition. Advisor Benefits Group, Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

ITEM 19- REQUIREMENTS FOR STATE REGISTERED ADVISORS

The following information regarding the executive offices and management persons of Advisor Benefits Group, Inc. is required for State registered individuals.

Marvin L. Liebe, CFP®

Educational Background and Business Background

- Born: December 1954
- 1986 - Chartered Life Underwriter (CLU) professional designation - American College
- 1987 - Chartered Financial Consultant (ChFC) professional designation - American College
- 2000 - Master of Science in Financial Services (MSFS) - American College
- 2003 - CFP®, CERTIFIED FINANCIAL PLANNER™ Professional designation - CFP® Board of Standards
- 2008 - Chartered Advisor in Senior Living (CASL) professional designation - American College

Since 1979 Mr. Liebe has assisted individuals with insurance and investment planning. In 1994, he formed an employee benefits agency currently known as The Advisor Benefits Group, Inc. He is sole owner and President. He was formally a Registered Representative and Registered Principal of O. N. Equity Sales Co. ("ONESCO"). This registration ended effective April 1, 2009 and Mr. Liebe is no longer a registered representative of, or supervised by, any broker dealer.

Disciplinary Information

Marvin L. Liebe has no reportable disciplinary history.

Other Business Activities

Marvin L. Liebe also acts as an insurance agent within his role at The Advisor Benefits Group, Inc. The majority of insurance related work is focused on employee benefits such as group life, medical, and disability plans, but individual policies are also written. He leads a team of insurance producers and service staff who are also employed to provide sales and service of group and individual life, medical, and disability insurance. The majority of the income to The Advisor Benefits Group, Inc. is derived from this activity.

The nature of compensation in the form of sales commissions for insurance products presents a clear conflict of interest. Advisory clients are cautioned about this conflict and encouraged to consider alternate sources when the placing or changing of existing insurance is recommended. This conflict is mitigated by the fact that Mr. Liebe has a fiduciary responsibility and duty to place the best interest of the client first in all aspects of the engagement.

Additional Compensation

Marvin L. Liebe does not receive economic benefit from anyone other than advisory or insurance clients.

Supervision

Marvin L. Liebe is the sole owner and President of The Advisor Benefits Group, Inc. He is solely responsible for all supervision, formulation and monitoring of investment advice and planning advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Angela B. Furubotten-LaRosee, CFP®

Educational Background and Business Background

- Born: November 1967
- 1990 - BA, Henry M. Jackson School of International Studies, University of Washington
- 2009 - CERTIFIED FINANCIAL PLANNER™ Certification Professional Education Program, College for Financial Planning – program satisfies the Certified Financial Planner Board of Standards educational requirement for CFP® certification
- 2011 - CFP®, CERTIFIED FINANCIAL PLANNER™ Professional designation obtained from the CFP® Board of Standards

Angela was employed by Liebe-Thompson, LLC Financial Planners, from 2006 – 2014 and assumed duties with The Advisor Benefits Group, Inc. in 2015. She coordinates the client planning experience with emphasis on achieving client goals, both personal and those related to financial life planning. She offers high level skills in coordinating Social Security planning in relation to a client’s total retirement income plan.

Disciplinary Information

Angela Furubotten-LaRosee has no reportable disciplinary history.

Other Business Activities

Angela Furubotten-LaRosee is not engaged in any other financial activities. He is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Angela Furubotten-LaRosee does not receive any economic benefit from anyone other than advisory or insurance clients.

Supervision

Angela Furubotten-LaRosee is supervised by Marvin L. Liebe, President. He reviews Angela’s work through frequent office interactions, mutual meeting time with clients, and via our client relationship management system. Marvin L. Liebe’s contact information: (509) 582-3074, marv@advisorbenefits.com

Certified Financial Planner™ Qualifications and Requirements

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 the Certified Financial Planner Board of Standards, Inc.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the designation. 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 71,000 individuals have obtained the CFP® certification in the United States. The following are the CFP® certification requirements as of 12/1/2013 and may not be the qualifications in place when the credential is obtained:

- **Education** – Complete an advanced college-level course of study addressing the financial planning areas that CFP® Board’s studies have determined necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from regionally accredited United States college or 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 the equivalent, measured as 2000 hours per year); 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 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.

PRIVACY POLICY

At Advisor Benefits Group, Inc., keeping your personal and financial information secure is one of our most important responsibilities. We recognize that your relationship with us is based on trust, and that you expect us to act responsibly and in your best interests. Because your personal and financial data are your private information, we hold ourselves to the highest standards in their safekeeping and use.

The Information We Collect About You

We collect data to provide you with the services you requested. We may obtain it from your application and other forms you may complete for us. In addition to the information you provide us, we may receive information about you that you authorized third parties to provide to us.

What We Do With Your Information

We do not sell information about current or former clients or their accounts to third parties. Nor do we share such information, except when needed to complete transactions at your request or where we are required to do so by law.

How We Protect Your Data

We restrict access to your data to those employees who need to know the information in order to perform their jobs. To protect your data, we maintain physical, electronic, and procedural safeguards in keeping with industry standards and practices.

We'll Keep You Informed

We will notify you of our privacy policy annually. We may change our policy and if we do, we will inform you promptly.