

# CFP® Practitioner Disclosure Form



## INFORMATION ABOUT THIS FORM:

THIS DISCLOSURE FORM GIVES INFORMATION ABOUT THE CFP® CERTIFICANT(S) AND HIS/HER/THEIR BUSINESS. THIS INFORMATION HAS NOT BEEN REVIEWED, APPROVED, OR VERIFIED BY THE CFP BOARD OR BY ANY GOVERNMENTAL OR SELF-REGULATORY AUTHORITY. CFP BOARD DOES NOT WARRANT THE SPECIFIC QUALIFICATIONS OF INDIVIDUALS CERTIFIED TO USE ITS MARKS, NOR DOES IT WARRANT THE CORRECTNESS OF ADVICE OR OPINIONS PROVIDED.

## Part I.

Francis J. Niehaus, JD, CFP®

Kevin J. Walsh, CFP®

Michael W. Jarrold-Grapes, CFP®

Niehaus Financial Services, LLC

4820 Glenway Avenue

Cincinnati, Ohio 45238

Phone: (513) 471-9600 Fax: (513) 251-6525

Website: [www.niehaus-financial.com](http://www.niehaus-financial.com)

## Part II. Material Information Relative To The Professional Relationship

### A. Basic philosophy of the CFP® practitioner (or firm) in working with clients:

We are a service-oriented business that values long-term relationships with clients. You show your trust in us by sharing your personal financial information, and we promise to keep that confidential.

Each client circumstance is unique, thus the plan we outline for you will be original and address your particular needs. The success of your plan is best measured over several years.

We know that there is more to life than money. Though it is a “team” effort, we assume that you come to us in order to delegate much of the time and energy normally required to pay attention to the financial planning process. Above all, your peace of mind is our priority.

### B. Philosophy, theory and/or principles of financial planning which will be utilized:

The Niehaus Approach to creating and implementing your financial plan is like designing, constructing, and maintaining a house. We “draft the blueprint” by listening to you and clarifying your goals.

Information is gathered, including your assets, liabilities, etc. Action steps are determined and prioritized. Next, we “break new ground (or rehab)” by handling the implementation of our plan if applicable, when you are ready. Ongoing “maintenance” involves regular review meetings, when we check your progress toward your goals and make adjustments to the original plan as necessary.

C. Resumes of principals and employees of Niehaus Financial Services, LLC, who are expected to provide financial planning services:

Francis J. Niehaus:

1. Educational background:  
University of Notre Dame - 1973, B.A.  
Chase College of Law - 1978, J.D.
2. Professional/employment history:  
Self-employed as lawyer since 1978 and as a financial services professional since 1987.
3. Professional designations and licenses held:  
CERTIFIED FINANCIAL PLANNER™ practitioner - 1991  
Life & Health Insurance license - 1988  
Arizona, California, DC, Florida, Indiana, Kentucky, Nevada, Ohio, Oklahoma  
FINRA Series 6 license - 1987  
FINRA Series 7 license - 1988  
FINRA Series 63 license - 1992  
Arizona, Arkansas, California, DC, Florida, Georgia, Indiana, Kentucky, Maine, Nevada,  
New Jersey, New York, North Carolina, Ohio, Oklahoma, South Carolina, Washington

Kevin J. Walsh:

1. Educational background:  
Xavier University - 1993
2. Professional/employment history:  
Fidelity Investments, October 1993 - August, 2000.  
Niehaus Financial Services, LLC - August, 2000 - Present.
3. Professional designations and licenses held:  
CERTIFIED FINANCIAL PLANER™ practitioner - 2000  
Life & Health Insurance license - 2000  
FINRA Series 6 license - 1993  
FINRA Series 7 license - 1996  
FINRA Series 63 license - 1993  
Arizona, California, Florida, Indiana, Kentucky, Maine, New Jersey, North Carolina,  
Ohio, South Carolina

Michael W. Jarrold-Grapes:

1. Educational background:  
Miami University - 1991
2. Professional/employment history:  
Saint Robert Bellarmine Parish, 1992 - 1998.  
Niehaus Financial Services, LLC, 1998 - Present.
3. Professional designations and licenses held:  
CERTIFIED FINANCIAL PLANNER™ practitioner - 2006  
Life & Health Insurance license - 2000  
FINRA Series 7 license – 1999  
FINRA Series 66 license - 2005  
Arkansas, California, DC, Florida, Georgia, Indiana, Kentucky, Maine, Nevada,  
New York, Ohio, Oklahoma, Washington

D. Description of the financial planning services to be provided by the CFP® practitioner or firm:

Our primary focus is investment planning and implementation. In most cases this involves establishing accounts for clients who are attempting to meet retirement and/or college funding goals. For many of our retiree clients, creating a plan for income and assisting them with the distribution their accounts becomes the main objective. For some clients the most important issue is estate conservation/maximization and distribution to heirs, so we arrange accounts with this in mind.

Though we understand the importance of various types of insurance in a comprehensive financial plan and hold certain insurance licenses, we have generally chosen to refer our clients to other professionals for these services (life, health, disability, home, auto, etc.). Therefore, our input regarding our clients' insurance needs is limited.

Our basic services include:

- Review of your current financial condition, goals and objectives.
- Design of an investment portfolio appropriate to your individual circumstances, needs, goals, risk tolerance, investment experience and time horizon.
- Quarterly written statements showing the value of your investments.
- Meetings to review and update your objectives and financial status and provide an evaluation of your investment portfolio as needed.
- Ongoing monitoring of your investment portfolio.
- Availability of professional staff to answer questions.

Note: As Registered Representatives, we do not have discretionary authority on our clients' accounts. All decisions about purchases, transfers, and repositioning, etc. are made with clients' expressed approval. As Investment Advisor Representatives, we may have discretionary authority to manage client accounts.

E. Conflict(s) of interest and source(s) of compensation:

1. Conflict(s) of interest:

Our broker/dealer permits us to sell only those securities products which it has approved.

2. Source(s) of compensation:

As Registered Representatives, compensation will be earned through commissions only. Commissions may be included as part of a product's annual expenses and/or in an up-front sales charge.

As Investment Advisor Representatives, compensation is fee-based. A fee schedule will be provided which outlines the charges to client accounts. In certain cases, 12b-1 fees may also be charged. These are expenses assessed by mutual funds that are ultimately passed through to us.

3. Contingencies or other aspects material to the practitioner's compensation:

We do not receive a commission unless financial products are purchased through us.

We do not earn fees unless accounts are established through us.

F. Agency or employment relationships:

1. Material agency or employment relationships with third parties:

We are registered to sell securities through Securities America, Inc., Francis Niehaus, Kevin Walsh and Michael Jarrold-Grapes Registered Representatives.

Advisory services offered through Securities America Advisors, Inc., Francis Niehaus, Kevin Walsh and Michael Jarrold-Grapes Investment Advisor Representatives.

Securities America, Inc., Member FINRA/SIPC (as our broker dealer)  
12325 Port Grace Blvd.  
Omaha, NE 68128  
(402) 399-9111

Our Supervisor is:

Thomas W. Dilworth, Registered Principal, Securities America, Inc.  
Investment Planning Concepts  
3454 Oak Alley Court, #408  
Toledo, Ohio 43606  
(419) 531-5600

Investment Planning Concepts, Niehaus Financial Services, LLC, and Securities America are independent entities.

We are licensed as agents with a number of insurance companies.

Fran is currently licensed to sell life and health insurance products through:

Advanced Series	Jackson National Life	Security Benefit
Allianz Life	Lincoln Life	Sun Life
Allstate Life	Pacific Life	Transamerica Life
Hartford Life	Phoenix Home Life	Western Reserve Life

Kevin and Mike are currently licensed to sell life and health insurance products through:

Hartford Life & Pacific Life

We can become licensed with other insurance companies and do so if beneficial for our clients.

2. Compensation resulting from such agency or employment relationships:

In most cases we are paid through our broker dealer. In some cases we are paid directly by insurance companies.

### **Part III. Additional Notification**

A. As a client or prospective client, you have the right to ask me, as a CFP® practitioner, at any time for information about my compensation related to the services I provide you. I will communicate the requested information in reasonable detail as it relates to our financial planning engagement, including compensation derived from implementation. This disclosure of compensation:

1. May be expressed as an approximate dollar amount or percentage or as a range of dollar amounts or percentages;
2. Shall be made at a time and to the extent that the requested information can be reasonably ascertained;
3. Will be based on reasonable assumptions, with estimates clearly identified, and;
4. Will be updated in a timely manner if actual compensation significantly differs from any estimates.

B. As a CFP® practitioner personal financial planning client, you have the right to receive annually my current SEC Form ADV Part II or the current revision of the disclosure you received when our relationship began.