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**ITEM 1 COVER PAGE**

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**Version date: January 8, 2025**

**Firm Brochure (Part 2A of Form ADV)**

This Brochure provides information about the qualifications and business practices of Family Investment Center. If you have any questions about the contents of this Brochure, please contact us at 816-233-4100 and/or email [info@familyinvestmentcenter.com](mailto:info@familyinvestmentcenter.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. Family Investment Center is a Registered Investment Advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor. Additional information about Family Investment Center also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2 MATERIAL CHANGES

There are no material changes in this brochure from the last annual updating amendment on 02/1/2024 of Family Investment Center. Material changes relate to Family Investment Center's policies, practices or conflicts of interests.

We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a complete Brochure as necessary, or as requested, at any time free of charge. Currently, our Brochure may be requested by contacting Nathan C Goodman, Chief Compliance Officer, at 816-233-4100 or [info@familyinvestmentcenter.com](mailto:info@familyinvestmentcenter.com). Our Brochure is also available on our website [www.FamilyInvestmentCenter.com](http://www.FamilyInvestmentCenter.com), also free of charge.

Additional information about Family Investment Center is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Family Investment Center who are registered, or are required to be registered, as investment advisor representatives of Family Investment Center.

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## ITEM 4 ADVISORY BUSINESS

### Description of the Company:

Family Investment Center is an investment advisory firm registered with the United States Securities and Exchange Commission (SEC). The firm was founded by Dan Danford in 1998. The firm provides financial planning and investment management services.

### Firm Founder:

Before starting Family Investment Center in 1998, Dan Danford, CFP®, spent fifteen years in the trust and investment business, including investment management activities with three different regulated trust organizations. He was certified as a Certified Retirement Services Professional (CRSP) by the Institute of Certified Bankers in 1996. Danford passed the NASD Series 65 Exam in April 1998. He holds a Bachelor of Science degree in Business Administration (BSBA) degree from Missouri Western State University, and a Master of Business Administration (MBA) from Northwest Missouri State University. He also holds a graduate certificate and Masters in Personal Finance from Kansas State University. He passed the CERTIFIED FINANCIAL PLANNER™ exam in March 2012.

### Organizational Structure and Ownership:

Family Investment Center, Inc. is a Missouri Corporation. Dan and Christine Danford (and/or trusts controlled by the Danford Family) are founding owners. On January 1, 2019, Richard Salmen, Nathan Goodman, and Taren McMurray, all employees of the corporation, acquired ownership shares of the corporation.

### Services Offered:

**Investment Management:** As a Registered Investment Advisor, Family Investment Center manages investment portfolios for individuals, families, and organizations. The firm's investment advisor representatives give advice on (but do not necessarily recommend) all types of securities, ranging from government bonds to commodities. We do fundamental security analysis. Our main sources of financial information are financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, and company press releases. Our investment strategy is usually investing for the long-term, but occasionally for the short-term. On occasion, we may buy or sell securities that are recommended to clients. There is no conflict of interest as the securities are widely held and publicly traded. We limit discretionary authority by inhibiting Family Investment Center, Inc. from withdrawing funds and/or securities from client accounts. In addition, trading in accounts will be limited to general securities, mutual funds, or government securities. Finally, for managed accounts, you are free to select any broker you wish, although your decision to work with a particular broker may limit our ability to achieve best execution, negotiate commissions with other brokers on your behalf, and limit your participation in block trading.

**Financial Planning:** As part of a financial planning arrangement, services provided may include, but are not limited to: tax preparation, tax planning, insurance review, inventory of assets, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, no-load mutual fund recommendations, retirement planning and estate plan reviews. Client will note that the term "comprehensive" indicates services are broad-based and integrate planning across multiple areas of their financial life. Advisor does not warrant that services are all-inclusive. There will likely be services in which Client will need to consult with outside professionals or vendors for expertise and services beyond the scope and expertise provided by Advisor.

*Initial Year:* Scheduled meeting topics are listed below. Advisor will schedule meetings to cover those topics relevant to you, such as:

- Tax preparation
- Budgeting and cash flow, to help you understand the difference between good and bad debt, make sure you have enough set aside for emergencies and special opportunities, and, if needed, help you gain control over your spending
- Tax planning, to identify the tax-saving approaches that apply to your situation
- Record-keeping, to help you understand what financial documents you need to keep, what you can get rid of and how to protect yourself from identity theft
- Retirement planning, to help you determine how much savings is needed, how to draw a retirement paycheck and how to get the most from your retirement years
- Goal setting, to help you clarify and communicate your goals and then help you measure your progress toward them
- Estate planning review, to evaluate with you the pertinent estate issues that impact your life and consider choices
- that you can then implement with your attorney
- Investment Planning, to inventory your assets, develop asset allocation strategies and recommend investments

- Small business planning, to help you establish goals for your small business.
- Insurance analysis, to determine how much coverage you need, what risks you can afford to self-insure, where you should buy your insurance, how much you should pay for it, and analyze employee benefits
- Education planning, to identify sources of education funding and evaluate methods of saving for future education costs

*Renewal Years* : Typical scheduled meetings:

- Tax planning & Tax preparation
- Investment review/update and Rebalancing of assets
- Financial planning and/or any financial services as requested or needed by client.

*Tax Preparation Agreement*: Tax preparation work is generally included in the annual agreement scope of work unless specifically excluded from the contract. Tax preparation work performed separately from an annual agreement is generally only available to dependents of Clients under the annual agreement or at the discretion of Advisor.

#### Insurance Products and Services:

Family Investment Center is not insurance-licensed and does not sell insurance products. However, we do offer advice on and manage certain insurance products (i.e., annuities). We offer all investment management and other financial services on a fee-only basis. Insurance products such as annuities present some unique challenges in this regard, however. Simply, relatively few insurance companies offer “no load” or “low load” options in the marketplace. While the number of suitable products is growing, diversity across policy types and insurance companies is limited. If you wish to implement our advice by purchasing securities or insurance products directly, you are free to use the broker or custodian of your choice. We can help you accomplish these transactions, but we will not be compensated by sales commissions or transaction fees.

#### **Client Tailored Services and Client Imposed Restrictions:**

All services are offered to available to all clients; however, we make recommendations on which services are implemented based on the individual needs of each client. Family Investment Center will implement strategies based on conversations with the client and written investment objectives, and will provide ongoing review of performance, investments, and portfolio managers. We will make changes in the investment mix as necessary. It remains the client’s responsibility to tell the advisor if there are any changes in the client’s financial situation, investment objective, or if the client wishes to impose or modify restrictions on the management of the account. Additionally, the client is responsible for implementing investment recommendations in accounts for which Family Investment Center is not the advisor.

#### **Wrap Fee Programs:**

Family Investment Center does not participate in wrap fee programs.

#### **Assets Under Management as of December 31, 2024:**

Discretionary:	\$586,870,466
Non-Discretionary:	\$9,073,932
<b>Total:</b>	<b>\$595,944,398</b>

#### **ITEM 5 FEES AND COMPENSATION**

As an *investment advisor*, we will manage your account for a percentage of the assets under management. The firm is commission-free. The annual fee will be up to 1 percent (1.0%), depending on the size and complexity of your accounts per the fee schedule below. In certain circumstances, Family Investment Center may deviate from this schedule to accommodate unusual circumstances or service needs. Such deviations shall be made in writing and agreed upon by all parties. The fee is paid quarterly, at the start of each quarter, taken directly from the account unless client chooses to self-pay or unless other arrangements are agreed to. If you cancel, any pre-paid fees will be refunded to you on a pro-rated basis, if the refund exceeds ten dollars. We may agree to serve under a flat retainer fee in some circumstances.

Account Size	Management Fee	
First \$1,000,000	1.00%	, and then
\$1,000,000 - \$3,000,000	0.75%	, and then
\$3,000,000 - \$10,000,000	0.60%	, and then
Over \$10,000,000	0.50%	

Mutual fund companies also earn fees for offering and managing mutual fund portfolios. Your accounts will pay this indirect fee to them if mutual funds are part of your portfolio(s) as explained under item 12-Brokerage Practices.

If you wish to implement our advice by purchasing securities or insurance products directly, you are free to use the broker or custodian of your choice. We can help you accomplish these transactions, but we will not be compensated by sales

commissions or transaction fees.

As a *financial planner*, we may charge fees on an annual basis, hourly basis, or other period mutually agreed upon. The annual fee is based on the client's income, types of income, income tax complexity, and net worth. The annual amount is recalculated when the engagement is renewed, typically annually. The first year's annual fee ranges from \$2,000 to \$30,000. Renewal year fees range from \$600 to \$12,000. Fees are payable monthly, quarterly, or semi-annually in advance. The agreement may be terminated by either the advisor or the client with 30 days written notice. Any unearned financial planning fees will be refunded on a pro rata basis.

An annual agreement provides holistic, comprehensive financial planning for a fixed fee over the course of one year. Clients will have six to eleven scheduled meetings during the Initial Year (see below), depending on their individual situation, and generally two to four scheduled meetings during Renewal Years (see below). In addition to scheduled meetings, additional face-to-face, e-mail and/or phone consultations are included at no additional charge.

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

Family Investment Center does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

#### **ITEM 7 TYPES OF CLIENTS**

Family Investment Center provides management services to individuals, pension and profit-sharing plans, charitable organizations, and businesses.

#### **ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

Family Investment Center employs Morningstar® Advisor Workstation<sup>SM</sup> analysis software and Nitrogen Wealth Software. These robust professional program includes monthly performance and other critical information on mutual funds, common stocks, ETFs, and dozens of investment indices for comparison. This allows us to understand clients investment types, sectors, quality, and fee structure before making recommendations about their individual circumstances. Long-term stock portfolios perform best when they are diversified among large-, mid-, and small-sized companies. With bonds, longer maturities generate higher income, but also price fluctuations. A quality long-term portfolio holds a variety of stocks and bonds. Account management is primarily guided by the client's Investment Objective, but considerations such as the client's tax situation are also taken into account.

#### **Investment Objectives include:**

- **CASH:** A portfolio chosen primarily to provide immediate liquid assets. The specific strategy may feature a single money market fund or combination of funds from various managers or fund families and may include limited amounts of individual stocks and/or bonds.
- **INCOME:** An investment portfolio with income objectives is characterized by substantial risk aversion. Minimizing volatility is a clear priority over growth. An income portfolio may be appropriate for persons with a relatively short time horizon (under 5 years), with a need for more predictable income or, notwithstanding a longer time horizon, with a high sensitivity to short-term volatility. Over time portfolios with an income objective can be expected to produce low average total returns on investment but have relatively low volatility. Investors with an income objective are willing to sacrifice substantial return potential for long-term capital preservation.
- **BALANCED INCOME:** Portfolios with a balanced income objective are characterized as having dual goals. Balanced income portfolios typically exhibit some growth of capital while simultaneously dampening volatility through investments in income producing assets. Holders of balanced income portfolios will generally have an intermediate time horizon of 5 to 10 years. They are willing to forego significant return potential in order to achieve more predictable income and total returns on investment.
- **BALANCED:** Portfolios with a balanced objective are characterized as having dual goals. Balanced portfolios typically exhibit moderate growth of capital while simultaneously dampening volatility through investments in income producing assets. Holders of balanced portfolios will generally have an intermediate time horizon of 5 to 10 years. They are willing to forego return potential in order to achieve more predictable income and total returns on investment.
- **BALANCED GROWTH:** Portfolios with a balanced growth objective are characterized as having dual goals. Balanced growth portfolios typically exhibit growth of capital while simultaneously dampening volatility through investments in income producing assets. Holders of balanced growth portfolios will generally have a time horizon of 5 to 15 years. They are willing to forego some return potential in order to achieve more predictable income and total returns on investment.
- **GROWTH:** Investment portfolios with a growth objective involve a fair degree of risk in order to achieve higher long-term total returns on investment. Appreciation of capital is a clear priority over minimizing portfolio volatility. Investors with a growth objective understand, and are comfortable with, the fact that short-term volatility is a price to be paid for higher long-term returns. Investors who choose growth as an objective generally have a long-term time horizon, e.g. 10 years or more, and/or they wish to take advantage of the higher returns potentially offered by more

volatile asset classes.

- **AGGRESSIVE GROWTH:** An Aggressive Growth portfolio provides the highest reasonable long-term total returns on investment and, at the same time, the greatest short-term capital risk. Aggressive Growth investors are aware of, and comfortable with, the significant risk volatility that high-return asset classes may produce over the short run. Most investors in Aggressive Growth portfolios have a time horizon in excess of 10 years. Long-term growth is clearly their highest priority and short-term volatility is viewed as being a price to be paid for the high potential growth.

Any portfolio holding stocks or bonds (or mutual funds holding stocks or bonds) will fluctuate in value as economic conditions change. Further, a variety of factors – including some non-economic conditions or events -- may impact investment returns from any diversified portfolio of stocks, bonds, and mutual funds.

#### **ITEM 9 DISCIPLINARY INFORMATION**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Family Investment Center or the integrity of Family Investment Center's management. Family Investment Center has no information applicable to this item.

#### **ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Dan Danford, CFP®, is a shareholder of National Advisors Holdings, Inc. ("NAH"), a Delaware corporation organized in August of 1998. He owns a minority interest, in the aggregate, of outstanding stock of NAH. NAH holds a trust charter through the Office of Thrift Supervision ("OTS") to operate National Advisors Trust Company, Overland Park, KS. National Advisors Trust Company provides trust services to clients of investment advisory firms, such as Family Investment Center, throughout the United States. National Advisors Trust Company received OTS approval to open for business in October 2001. As explained in Item 12, Family Investment Center may occasionally recommend that clients establish a relationship with NATC for trust and/or custodial services.

Dan serves on the Board of Directors of National Advisors Trust Company ("NATC"), the nationally chartered bank, and has been appointed to the Fiduciary & Trust Committee of the Board of Directors of NATC.

Dan serves on the Board of Directors of National Advisors Trust of South Dakota, Inc. ("NATSD"), is NAH's state chartered trust company and provides services and solutions to RIAs for their high-net worth and ultra-high-net worth clients who wish to take advantage of South Dakota's unique trust jurisdiction opportunities for protecting and passing on wealth

Family Investment Center neither provides nor receives any compensation for referrals to or from other firms or advisors.

#### **ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

Family Investment Center first adopted a Code of Ethics effective January 31, 2005 for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Family Investment Center must acknowledge the terms of the Code of Ethics annually, or as amended.

We anticipate that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which we have management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which we, its affiliates and/or clients, directly or indirectly, have a position of interest. Family Investment Center's employees and persons associated with us are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Family Investment Center and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for our clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Family Investment Center 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. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of our clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Family Investment Center and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with our obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. We will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be



allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Family Investment Center clients or prospective clients may request a copy of the firm's Code of Ethics by contacting our office.

It is Family Investment Center's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. We will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an advisor is dually registered as a broker-dealer or has an affiliated broker-dealer.

Family Investment Center does not act as principal, agent, or broker-dealer in securities transactions.

#### **ITEM 12 BROKERAGE PRACTICES**

Family Investment Center may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co. Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of the clients' assets and to effect trades for their accounts. Family Investment Center is independently owned and operated and not affiliated with Schwab. Schwab provides Family Investment Center with access to institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets is maintained in accounts at Schwab Institutional and *is not otherwise contingent upon Advisor committing to Schwab any specific amount of business* (assets in custody or trading). Schwab's services include brokerage, custody, research and access to mutual funds, and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For Family Investment Center clients' accounts maintained in custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab also makes available to Family Investment Center other products and services that benefit Family Investment Center but may not benefit its clients' accounts. Some of these products and services assist Family Investment Center in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of Family Investment Center's fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Family Investment Center's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional also makes available to Family Investment Center other services intended to help Family Investment Center manage and further develop its business enterprise. These services may include consulting, publications, and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to Family Investment Center by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to Family Investment Center. While as a fiduciary, Family Investment Center endeavors to act in its clients' best interests, and Family Investment Center's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Family Investment Center of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest. Although Schwab custodies most Family Investment Center client accounts, we may occasionally recommend other custodians. One such custodian is National Advisors Trust Company (NATC), which may provide both trust and custody services. Family Investment Center may recommend that clients establish a relationship with NATC for trust administration or for serving as trustee of a client's trust. Family Investment Center is independently owned and operated and not affiliated with NATC; however, as disclosed in Item 10, Dan Danford, Chairman of the Board of Family Investment Center, is a shareholder of National Advisors Holdings, Inc., which operates NATC. This may create a potential conflict of interest.

#### **ITEM 13 REVIEW OF ACCOUNTS**

Family Investment Center reviews managed accounts daily, financial planning accounts annually, and accounts at other money managers when we receive their statements – usually quarterly. Clients get statements from their broker/dealers, mutual funds, or other money managers, as appropriate.



**ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION**

We receive an economic benefit from Schwab and other custodians in the form of the support products and services they make available to us and other independent investment advisors that have their clients maintain accounts there. These products and services, how they benefit us, and the related conflicts of interest are described above (see Brokerage Practices). The availability to us of a custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Family Investment Center via written arrangement, has retained First Bank and Trust Company to act as solicitors for Family Investment Center's investment management services. All compensation with respect to the foregoing will be fully disclosed to each client to the extent required by applicable law. Family Investment Center will ensure each solicitor is properly registered in all appropriate jurisdictions. All such referral activities will be conducted in accordance with Rule 206(4)-3 under the Advisers Act, where applicable.

**ITEM 15 CUSTODY**

Family Investment Center is deemed to have custody of client cash bank accounts and securities. Custody is disclosed in Form ADV because Family Investment Center has authority to transfer money from client account(s), which constitutes a standing letter or authorization (SLOA). Accordingly, Family Investment Center will follow the safeguards specified by the SEC rather than undergo an annual audit. Clients receive monthly or at least annual statements from their qualified custodian that hold and maintain client's investment assets. We urge you to carefully review such statement and compare such official custodial records to the account statement that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

**ITEM 16 INVESTMENT DISCRETION**

Family Investment Center usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, we observe the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, our authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made. Investment guidelines and restrictions must be provided to us in writing.

**ITEM 17 VOTING CLIENT SECURITIES**

As a matter of firm policy and practice, Family Investment Center does not have any authority to and does not vote proxies on behalf of advisory clients, unless mandated (i.e. certain ERISA plans). Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. We may provide advice to clients regarding the clients' voting of proxies.

**ITEM 18 FINANCIAL INFORMATION**

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about our financial condition.



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

This brochure supplement includes information about certain advisory personnel on whom clients will be relying for investment advice. Information is provided for each supervised person who formulates investment advice for clients and has direct client contact; or makes discretionary investment decisions for clients' assets.

**Thaddus S. “Dan” Danford, CFP®, Chairman of the Board and Principal** . CRD: 3067053 (b. 1956)

Primary Contact Information:

Family Investment Center, 3805 Beck Road, St. Joseph, MO 64506. (816) 233-4100  
ddanford@familyinvestmentcenter.com

Education:

BS Marketing, Missouri Western State University, 1978  
MBA, Northwest Missouri State University, 1983

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER™ - 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.

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 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 2,000 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:

- i. 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
- ii. 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.

Business Background:

06/1998 – Present: Founder, Chairman of the Board, Investment Advisor Representative, Family Investment Center  
12/1987 – 05/1998: Senior Vice President, The Trust Company of St. Joseph

Disciplinary Information:

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Other Business Activities:

Dan is a shareholder of National Advisors Holdings, Inc. (“NAH”), a Delaware corporation organized in August of 1998. He owns a minority interest, in the aggregate, of outstanding stock of NAH. NAH holds a trust charter through the Office of Thrift Supervision (“OTS”) to operate National Advisors Trust Company, Overland Park, KS. National Advisors Trust Company provides trust services to clients of investment advisory firms, such as Family Investment Center, throughout the United States. National Advisors Trust Company received OTS approval to open for business in October 2001. As explained in Item 12, Family Investment Center may occasionally recommend that clients establish a relationship with NATC for trust and/or custodial services.

Dan serves on the Board of Directors and as a Class II Director of National Advisor Holdings, Inc. (“NAH”), the holding company and sole owner of National Advisors Trust Company, National Advisors Trust of South Dakota, Inc., and National Advisors Concierge Services. NAH’s focus is on investor relations, promoting the interest and growth of its advisor network, and increasing shareholder value. Dan’s term as a Class II Director will expire in 2022.

Dan serves on the Board of Directors of National Advisors Trust Company ("NATC"), the nationally chartered bank, and has been appointed to the Fiduciary & Trust Committee of the Board of Directors of NATC.

Dan serves on the Board of Directors of National Advisors Trust of South Dakota, Inc. ("NATSD"), is NAH's state chartered trust company and provides services and solutions to RIAs for their high-net worth and ultra-high-net worth clients who wish to take advantage of South Dakota's unique trust jurisdiction opportunities for protecting and passing on wealth.

Additional Compensation:

Dan does not receive any economic benefit from any person, company, or organization, other than Family Investment Center, in exchange for providing clients advisory services through Family Investment Center.

Supervision:

All personnel see all client transactions daily and trade activity is approved by at least two investment advisor representatives. All advisory personnel are supervised by the Chief Executive Officer. The current Chief Executive Officer is Richard C. Salmen, who may be contacted by email at [rccsalmen@familyinvestmentcenter.com](mailto:rccsalmen@familyinvestmentcenter.com) or by phone at (816) 233-4100.

## **Richard C. Salmen, CFP®, CFA, EA, Chief Executive Officer and Principal CRD: 2230266 (b. 1963)**

### Primary Contact Information:

Family Investment Center, 11253 Strang Line Road, Lenexa, KS 66215. (913) 942-2500.  
rcsalmen@familyinvestmentcenter.com

### Education:

BS Business Management, University of Nebraska – Kearney, 1988  
MBA, University of Kansas, 1993

### Designations:

CFP® - CERTIFIED FINANCIAL PLANNER™ - 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.

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 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 2,000 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:

- i. 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
- ii. 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.

CFA® - The Chartered Financial Analyst (CFA®) charter is a graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. To earn the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients’ interests ahead of their own,
- Maintain independence and objectivity,
- Act with integrity,
- Maintain and improve their professional competence, and
- Disclose conflicts of interest and legal matters.

### Business Background:

10/2017 – Present: Investment Advisor Representative and CEO , Family Investment Center  
09/2017 – 12/2017: Consultant, Northern Financial Advisors, Inc.  
08/2016 – 09/2017: CEO, Northern Financial Advisors, Inc.  
01/2016 – 05/2016: SVP, Manager Financial Planning Services, BOSCO, Inc.

01/2016 – 05/2016: SVP, Manager Financial Planning Services, BOKF, NA  
03/2014 – 05/2016: SVP, Manager Financial Planning Services, BOK Financial  
06/1997 – 02/2014: Trust Officer – Senior Management, GTRUST  
08/1988 – 03/2013: Air Traffic Control, Federal Aviation Administration

Disciplinary Information:

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities:

Richard is also employed by RA Pilot Services, but has no outside business activities in the financial industry.

Additional Compensation:

Outside of Family Investment Center compensation, Richard receives additional compensation from his involvement at RA Pilot Services.

Supervision:

All personnel see all client transactions daily and trade activity is approved by at least two investment advisor representatives. All advisory personnel are supervised by the Chief Executive Officer. The current Chief Executive Officer is Richard C. Salmen, who may be contacted by email at [rcsalmen@familyinvestmentcenter.com](mailto:rcsalmen@familyinvestmentcenter.com) or by phone at (816) 233-4100.



**Chris Stiens, Investment Advisor. CRD: 6047724 (b. 1975)**

Primary Contact Information:

Family Investment Center, 3805 Beck Road, St. Joseph, MO 64506. (816) 233-4100  
cstiens@familyinvestmentcenter.com

Education:

BS Wildlife Ecology, Northwest Missouri State University, 1997

Business Background:

11/2012 – Present: Investment Advisor Representative, Family Investment Center  
08/2003 – Present: Environmental Consultant, Advanced Aquatics  
04/2012 – 11/2012: Associated Person, Waddell & Reed Inc.  
09/1998 – 11/2012: Environmental Specialist, Tri-County Health

Disciplinary Information:

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities:

Chris has operated his own environmental testing company, Advanced Aquatics, since 2004, but has no outside business activities in the financial industry.

Chris is an owner of Advanced Aquatics.

Additional Compensation:

Outside of Family Investment Center compensation, Chris also receives compensation from his involvement with Advanced Aquatics.

Supervision:

All personnel see all client transactions daily and trade activity is approved by at least two investment advisor representatives. All advisory personnel are supervised by the Chief Executive Officer. The current Chief Executive Officer is Richard C. Salmen, who may be contacted by email at rcsalmen@familyinvestmentcenter.com or by phone at (816) 233-4100.

**Nathan Goodman, CFP®, EA Chief Operations Officer, Chief Compliance Officer and Principal**. CRD: 5651502 (b. 1987)

Primary Contact Information:

Family Investment Center, 11253 Strang Line Road, Lenexa, KS 66215. (913) 942-2500.  
ngoodman@familyinvestmentcenter.com

Education:

BS Business Administration, Kansas State University, 2009

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER™: 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”).

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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 2,000 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:

- i. 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

- ii. 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.

**EA - Enrolled Agent”**

- Written Examination: You can become an enrolled agent by demonstrating special competence in tax matters by taking a written examination. This track requires that you :
  - Apply to take the Special Enrollment Examination (SEE)
  - Achieve passing scores on all parts of the SEE;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.
- IRS Experience: You can become an enrolled agent by virtue of past service and technical experience with the IRS that qualifies you for enrollment. This track requires that you :
  - Possess the years of past service and technical experience specified in Circular 230;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

Business Background:

1/2018 – Present: Investment Advisor Representative, Chief Compliance Officer and Chief Operating Officer, Family Investment

Center

7/2014 – 1/2018: Associate Advisor, BOK Financial

06/2011 – 7/2014: Associate Advisor, GTrust Financial Partners

8/2009 – 6/2011: Financial Advisor, Renaissance Financial

Disciplinary Information:

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities:

Nate is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation:

Nate does not receive any economic benefit from any person, company, or organization, other than Family Investment Center, in exchange for providing clients advisory services through Family Investment Center.

Supervision:

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**Christine Danford, Investment Advisor.** CRD: 7022910 (b. 1957)

Primary Contact Information:

Family Investment Center, 3805 Beck Road, St. Joseph, MO 64506. (816) 233-4100.  
cdanford@familyinvestmentcenter.com

Education:

BS Education, Missouri Western State College, 1978  
MS Guidance and Counseling, Northwest Missouri State University, 1990

Business Background:

9/2018 – Present: Investment Advisor Representative, Family Investment Center  
8/2011 – Present: Investment Advisor  
9/2012 – 12/2014: School Counselor, LeBlond High School  
8/2011 – 5/2014: Adjunct Teacher, Northwest Missouri State University  
8/2010 – 6/2011: School Counselor, Park Hill School District  
8/1989 – 6/2010: School Counselor, St. Joseph School District

Disciplinary Information:

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities:

Chris is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation:

Chris does not receive any economic benefit from any person, company, or organization, other than Family Investment Center, in exchange for providing clients advisory services through Family Investment Center.

Supervision:

All personnel see all client transactions daily and trade activity is approved by at least two investment advisor representatives. All advisory personnel are supervised by the Chief Executive Officer. The current Chief Executive Officer is Richard C. Salmen, who may be contacted by email at rcsalmen@familyinvestmentcenter.com or by phone at (816) 233-4100.

## **Taren R. McMurray, CFP®, EA, President and Principal . CRD: 7030055 (b. 1982)**

### Primary Contact Information:

Family Investment Center, 11253 Strang Line Road, Lenexa, KS 66215. (913) 942-2500.  
tmcmurray@familyinvestmentcenter.com

### Education:

Master of Science Financial Planning, The University of Georgia – 2021  
Bachelor of Arts Accounting, MidAmerica Nazarene University, 2006

### Designations:

CFP® - CERTIFIED FINANCIAL PLANNER™: 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”).

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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 2,000 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:

- i. 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
- ii. 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.

### **EA - Enrolled Agent”**

- Written Examination: You can become an enrolled agent by demonstrating special competence in tax matters by taking a written examination. This track requires that you :
  - Apply to take the Special Enrollment Examination (SEE)
  - Achieve passing scores on all parts of the SEE;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.
- IRS Experience: You can become an enrolled agent by virtue of past service and technical experience with the IRS that qualifies you for enrollment. This track requires that you :
  - Possess the years of past service and technical experience specified in Circular 230;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

### Business Background:

10/2018 – Present: Investment Advisor Representative and President, Family Investment Center

1/2018 – Present: Financial Planner, Family Investment Center

5/2007 – 1/2018: Associate Advisor, GTRUST Financial Partners

Disciplinary Information:

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities:

Taren is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation:

Taren does not receive any economic benefit from any person, company, or organization, other than Family Investment Center, in exchange for providing clients advisory services through Family Investment Center.

Supervision:

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**Sidney Michelle Davis, Investment Advisor. CRD: 7393682 (b. 1993)**

Primary Contact Information:

Family Investment Center, 3805 Beck Road, St. Joseph, MO 64506. (816) 233-4100

[sdavis@familyinvestmentcenter.com](mailto:sdavis@familyinvestmentcenter.com)

Education:

Sidney Michelle Davis has not received any higher education degrees after high school.

Business Background:

06/2021 – Present: Investment Advisor Representative, Family Investment Center

04/2020 – Present: Assistant Advisor, Family Investment Center

01/2020 – 03/2020: Temp – Administrative Assistant, Imko Temp Service (Family Investment Center)

02/2019 – 01/2020: Member Service Supervisor, Goetz Credit Union

09/2018 – 02/2019: Stay at Home Mom

11/2018 – 01/2019: Seasonal Help, Kohls Department Store

07/2015 – 08/2018: Teller/MSR/Officer Manager, Goetz Credit Union

05/2012 – 07/2015: Member Service Rep, United Consumers Credit Union

08/2011 – 05/2012: Student, Missouri Western State University

02/2012 – 04/2012: CAN, Saxton Nursing Home

05/2011 – 08/2011: CAN, California Care Center

Disciplinary Information:

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities:

Sidney is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation:

Sidney does not receive any economic benefit from any person, company, or organization, other than Family Investment Center, in exchange for providing clients advisory services through Family Investment Center.

Supervision:

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## **Winston Alan Meyer, CFP®, Investment Advisor. CRD: 6950203 (b. 1998)**

### Primary Contact Information:

Family Investment Center, 3805 Beck Road, St. Joseph, MO 64506. (816) 233-4100  
sdavis@familyinvestmentcenter.com

### Education:

Personal Financial Planning Health and Human Sciences, Kansas State University – 2020

### Designations:

CFP® - Certified Financial Planner

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 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.

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- ii. 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.

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### Business Background:

10/2022 – Present Investment Adviser Representative, Family Investment Center

02/2022 - 10/2022 Financial Planner, Invisor Financial

06/2021 – 01/2022 Financial Advisor, Carlson Financial

06/2020 – 05/2021 Financial Advisor, Cornerstone Financial

### Disciplinary Information:

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

### Other Business Activities:

Winston Alan Meyer is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation:

Winston Alan Meyer does not receive any economic benefit from any person, company, or organization, other than Family Investment Center in exchange for providing clients advisory services through Family Investment Center.

Supervision:

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## **Samuel Dean Harrison, CFP®, Investment Advisor. CRD: 7258138 (b.1983)**

### Primary Contact Information:

Family Investment Center, 2854 E Blackhawk Ct. Gilbert, AZ 85298. (816) 233-4100  
[sharrison@familyinvestmentcenter.com](mailto:sharrison@familyinvestmentcenter.com)

### Education:

Master of Science Financial Planning, The University of Georgia – 2021  
Bachelor of Science Management, Brigham Young University – 2012

### Designations:

CFP® - Certified Financial Planner

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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 2,000 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.

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- ii. 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.

### Business Background:

04/2023 – Present Investment Adviser Representative, Family Investment Center  
07/2012 – Present Operations Manager & Finance Manager, TeddyMD LLC  
03/2022 – 04/2023 Planning Consultant, Fidelity Investments  
03/2020 – 03/2022 Advisor Dev Program, JPMorgan Chase Bank, N.A.  
03/2020 – 03/2022 Licensed Banker, J.P. Morgan Securities LLC

### Disciplinary Information:

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Other Business Activities:

Samuel Dean Harrison is an operations and finance manager at Teddy MD, LLC.

Additional Compensation:

Samuel Dean Harrison does not receive any economic benefit from any person, company, or organization, other than Family Investment Center in exchange for providing clients advisory services through Family Investment Center.

Supervision:

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## **Tanner Benjamin Garrett, CFP®, Investment Advisor. CRD: 7764807 (b. 1999)**

### Primary Contact Information:

Family Investment Center, 11253 Strang Line Rd, Lenexa, KS 66215. (913) 943-2511  
tstelting@familyinvestmentcenter.com

### Education:

Bachelor of Science Personal Financial Planning, Kansas State University - 2021

### Designations:

CFP® - Certified Financial Planner

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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 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 2,000 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.

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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.

### Business Background:

05/2023 – Present: Investment Adviser Representative, Family Investment Center

05/2021 – Present: Assistant Advisor, Family Investment Center, Inc.

05/2020 - 08/2021: Team Member, Amazon Fulfillment

09/2017 - 05/2021: Marking Maintenance, Kansas State University

11/2020 - 02/2021: Personal Shopper, HyVee

05/2019 - 08/2019: Team Member, Academy Sports & Outdoors

05/2018 - 08/2018: Maintenance, Epic Landscaping

12/2017 - 04/2018: Representative, Vector Marketing

05/2013 - 08/2017: Maintenance, SMT Company

### Disciplinary Information:

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

### Other Business Activities:

Tanner Benjamin Garrett is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation:

Tanner Benjamin Garrett does not receive any economic benefit from any person, company, or organization, other than Family Investment Center, in exchange for providing clients advisory services through Family Investment Center.

Supervision:

All personnel see all client transactions daily and trade activity is approved by at least two investment advisor representatives. All advisory personnel are supervised by the Chief Executive Officer. The current Chief Executive Officer is Richard C. Salmen, who may be contacted by email at [rccsalmen@familyinvestmentcenter.com](mailto:rccsalmen@familyinvestmentcenter.com) or by phone at (816) 233-4100.