

**William Mack & Associates, Inc.  
1301 West Long Lake Road  
Suite 115  
Troy, Michigan 48098**

**Phone: (248) 643-4310  
Fax: (248) 643-8205  
Web Site: [www.wmack.com](http://www.wmack.com)**

January 3, 2023

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about William Mack, Ted Bugenski, Linda Smith, Frank S. Arvai, Jennie Spurlock and Dave Dickinson that supplements the William Mack & Associates, Inc. (the adviser) brochure. You should have received a copy of that brochure. If you have any questions about the contents of this brochure supplement, or if you did not receive William Mack & Associates, Inc.'s brochure, please contact us at (248) 643-4310.**

**Additional information about William Mack, Ted Bugenski, Linda Smith, Frank S. Arvai, Jennie Spurlock, and Dave Dickinson is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

### **William Mack**

***Year of Birth:*** 1957

***Formal Education:***

- Ohio State University 09/1975 - 06/1981; Bachelor of Science
- College for Financial Planning 02/1984 - 02/1986
- Institute of Certified Fund Specialists 05/1992

***Business Background:***

- VESTAX Securities Corporation, Registered Representative 01/1992 - 11/2002
- Financial Planning Association (formerly Institute of Certified Financial Planners), held several board positions during 10-year tenure, including President and Chairman of the Board 1987- 1997
- William Mack & Associates, Inc., President 01/1992 - current

***Professional Designations:***

**CFP®:** 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 the 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. Currently, more than 78,000 individuals have obtained the CFP® certification in the United States.

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 the 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). The 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 2,000 hours per year); and

- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following 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 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**CFS®:** With mutual funds training, a Certified Fund Specialist® (CFS®), offered through the Institute of Business & Finance (IBF), is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the adviser can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived. CFS® is the oldest designation in the mutual fund industry.

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

- The CFS® consists of six modules, designed to be completed within 15 weeks;
- There are three non-cumulative exams and one case study;
- Each exam is based on two modules;
- Each exam consists of 50 multiple-choice questions; and
- A written case study is required.

Following initial certification and authorization to use IBF designation marks, certification must be renewed annually. By meeting IBF’s ongoing competency requirements of continuing education (30 hours of CE every two years), adhering to IBF’s [Code of Ethics](#) and [Standards of Practice](#), designees demonstrate their commitment to ongoing education and professionalism.

***Disciplinary Information:*** None

***Other Business Activities:***

As a sub-adviser, the adviser provides investment advisory services to CND Financial. (CND), and, as a result, shares a portion of the investment advisory fees that CND charges its clients. William Mack and Theodore Bugenski collectively own 50% of CND. Arthur Cole owns the remaining 50%. CND's SEC Number is 801-57459 and Arthur Cole's CRD Number is 2822685.

The sub-advised assets total \$115 million.

***Additional Compensation:*** None

***Supervision:***

William Mack and Associates, Inc. requires that all employees adhere to our processes and procedures as described in our firm's Code of Ethics. As an owner and president of the firm, Mr. Mack does not report to a supervisor. However, Mr. Mack signs an annual agreement to abide by our policies and procedures. Dave Dickinson, Chief Compliance Officer, monitors William Mack's personal securities transactions in accordance with our Code of Ethics. Mr. Dickinson can be reached at (248) 341-7772.

We monitor all advice that is provided to our clients by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- A review of meeting notes to ensure that your advisor is aware of clients' current financial situation, objectives, and individual investment needs; and
- A review of all client correspondence.

## **Ted Bugenski**

***Year of Birth:*** 1965

### ***Formal Education:***

- Oakland University 10/1983 - 12/1988; Bachelor of Science
- Wright State University 9/90 - 6/91; Bachelor of Science
- College for Financial Planning 08/1994
- Institute for Certified Fund Specialists 05/1992

### ***Business Background:***

- Financial Planning Association (FPA) (formerly Institute of Certified Financial Planners), Board of Directors 1999 - Present (Several Board positions including President)
- VESTAX Securities Corporation, Registered Representative 01/1992 - 11/2002
- Oakland University, Instructor in Financial Planning Program 09/1992 - 05/1996
- William Mack & Associates, Inc., Vice President & CCO 04/1992 - current

### ***Professional Designations:***

**CFP®:** 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 the 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. Currently, more than 78,000 individuals have obtained the CFP® certification in the United States.

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 the 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). The 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 2,000 hours per year); and

- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following 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 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**CFS®:** With mutual funds training, a Certified Fund Specialist® (CFS®), offered through the Institute of Business & Finance, is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the advisor can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived. CFS® is the oldest designation in the mutual fund industry.

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

- The CFS® consists of six modules, designed to be completed within 15 weeks;
- There are three non-cumulative exams and one case study;
- Each exam is based on two modules;
- Each exam consists of 50 multiple-choice questions; and
- A written case study is required.

Following initial certification and authorization to use IBF designation marks, certification must be renewed annually. By meeting IBF’s ongoing competency requirements of continuing education (30 hours of CE every two years), adhering to IBF’s [Code of Ethics](#) and [Standards of Practice](#), designees demonstrate their commitment to ongoing education and professionalism.

***Disciplinary Information:*** None

***Other Business Activities:***

As a sub-adviser, the adviser provides investment advisory services to CND Financial. (CND), and, as a result, shares a portion of the investment advisory fees that CND charges its clients. William Mack and Theodore Bugenski collectively own 50% of CND. Arthur Cole owns the remaining 50%. CND's SEC Number is 801-57459 and Arthur Cole's CRD Number is 2822685.

The sub-advised assets total \$115 million.

***Additional Compensation:*** None

***Supervision:***

William Mack and Associates, Inc. requires that all employees adhere to our processes and procedures as described in our firm's Code of Ethics. Ted Bugenski is supervised by Dave Dickinson. Mr. Dickinson can be reached at (248) 341-7772. Mr. Bugenski signs an annual agreement to abide by our policies and procedures. Dave Dickinson monitors Ted Bugenski's personal securities transactions in accordance with our Code of Ethics.

We monitor all advice that is provided to our clients by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- A review of meeting notes to ensure that your advisor is aware of clients' current financial situation, objectives, and individual investment needs; and
- A review of all client correspondence.

## **Linda Smith**

***Year of Birth:*** 1962

### ***Formal Education:***

- College for Financial Planning 09/2010 – 11/2011
- Walsh College of Accountancy and Business Administration 09/1982 – 05/1985; Bachelor of Science
- Oakland Community College 09/1980 – 05/1982; Associates Degree

### ***Business Background:***

- William Mack & Associates, Inc., Financial Planner 01/2012 - present
- William Mack & Associates, Inc., Research Analyst 11/2005 – 12/2011
- McDonnell Douglas Capital, Inc., Accountant; Assistant Controller; Pricing Manager; 01/1986 – 02/1991
- Nine Mile Rental, Inc., Bookkeeper 09/1983 – 12/1985
- Household Finance Corp., Administrative Assistant 09/1978 – 08/1983

### ***Professional Designations:***

**CFP®:** 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 the 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. Currently, more than 78,000 individuals have obtained the CFP® certification in the United States.

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 the 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). The 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 2,000 hours per year); and



- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following 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 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**NSSA®**: National Social Security Advisors

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

- Complete the NSSA® coursework
- Pass the NSSA® exam

Following initial certification and authorization to use NSSA® designation marks, certification must be renewed semi-annually. By meeting NSSA’s requirements of continuing education (16 hours of CE every two years), designees demonstrate their commitment to ongoing education.

***Disciplinary Information:*** None

***Supervision:***

William Mack and Associates, Inc. requires that all employees adhere to our processes and procedures as described in our firm’s Code of Ethics. Linda Smith is supervised by Dave Dickinson. Mr. Dickinson can be reached at (248) 341-7772. Mrs. Smith signs an annual agreement to abide by our policies and procedures. Dave Dickinson monitors Linda Smith’s personal securities transactions in accordance with our Code of Ethics.

We monitor all advice that is provided to our clients by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- A review of meeting notes to ensure that your advisor is aware of clients’ current financial situation, objectives, and individual investment needs; and
- A review of all client correspondence.

## **Frank S. Arvai**

***Year of Birth:*** 1948

***Formal Education:***

- Western Michigan University 1970; Bachelor of Business Administration
- College for Financial Planning 1987

***Business Background:***

- William Mack & Associates, Inc., Investment Advisor Representative 2019 - current
- Mutual Fund Management Co., President, Chief Compliance Officer 1992 – 2018
- Arvai & Associates, P.C., Managing Partner/President 1982 - 2019
- Plante & Moran, PLLC, Certified Public Accountant 1970 - 1982
- United States Army, 27th Finance Co., 1971 - 1972

***Professional Licenses and Designations:***

**CPA (Certified Public Accountant), State of Michigan:** Certified Public Accountants are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA in Michigan include:

- Education – Complete at least 124 semester hours of college education, including baccalaureate degree or higher degree with a concentration of at least 24 hours in accounting, at an educational institution approved by the board;
- Examination – The CPA exam is a series of four tests that take on average 14 hours to complete. Each test is designed to test specific accounting fundamentals: auditing, reporting, regulations and business concepts. The CPA candidate must pass all four parts of the Uniform CPA Exam;
- Experience – Michigan requires CPA candidates to earn one year of qualifying work experience prior to obtaining their CPA certificates. Candidates must have 2,000 hours of qualifying experience in a minimum of one year as an auditor in a CPA firm or a government agency. Additionally, their work must be supervised by an active CPA certificate holder;
- Ethics – All American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.
- Continuing Education – Individuals who become certified must complete ongoing education and ethics requirements in order to maintain the CPA license. These requirements include: 2 hours of ethics, 8 hours accounting & auditing and 30 other CPE credit hours annually. CPAs must report a total of 80 hours of completed continuing education to the Michigan State Board of Accountancy biennially in order to maintain licensure.

**CFP®:** 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 the 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. Currently, more than 78,000 individuals have obtained the CFP® certification in the United States.

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 the 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). The 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 2,000 hours per year); and
- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following 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 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**PFS (Personal Financial Specialist):** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level

of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the [AICPA](#).

***Disciplinary Information:*** None

***Other Business Activities:***

Frank Arvai, CPA, PFS, CFP<sup>®</sup>, is the principal stockholder of Arvai & Associates, P.C., a public accounting firm. The firm provides tax and accounting services to closely held businesses and to individuals. The services of the CPA firm are separate and distinct from those provided by WMA. Clients of WMA are welcome to utilize the services of the affiliated accounting firm but are not obligated to do so. Arvai & Associates' practice was purchased in 2017. Neither WMA nor Mr. Arvai hold any ownership in the new firm. At this time, Mr. Arvai has been engaged as an independent business consultant to the new firm during the transition process. The time spent on this activity may vary throughout this engagement but may account for less than 5% of his time.

Arvai & Associates is no longer marketing its services or accepting new clients. Arvai & Associates has wrapped up all services and will terminate the entity on or before September 30, 2019.

***Additional Compensation:***

Mr. Arvai *does not* accept commissions in connection with securities or insurance products.

Frank S. Arvai is a Certified Public Accountant and receives compensation in consideration for his services as an independent contractor to an unaffiliated CPA firm.

***Supervision:***

William Mack & Associates, Inc. requires that all employees adhere to our processes and procedures as described in our firm's Code of Ethics. Frank S. Arvai is supervised by Dave Dickinson. Mr. Dickinson can be reached at (248) 341-7772. Mr. Arvai signs an annual agreement to abide by our policies and procedures. Dave Dickinson monitors Frank S. Arvai's personal securities transactions in accordance with our Code of Ethics.

We monitor all advice that is provided to our clients by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- A review of meeting notes to ensure that your advisor is aware of clients' current financial situation, objectives, and individual investment needs; and

- A review of all client correspondence.

## **Jennie Spurlock**

***Year of Birth:*** 1990

***Formal Education:***

- Texas Tech University 08/2009 – 05/2013; Bachelor of Science
- Texas Tech University 08/2013 – 05/2014; Master of Science

***Business Background:***

- William Mack & Associates, Inc., Financial Planner 04/2019 – present
- Plante Moran Financial Advisors, LLC, Senior Advisor 07/2014 – 07/2018

***Professional Licenses and Designations:***

**CFP®:** 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 the 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. Currently, more than 78,000 individuals have obtained the CFP® certification in the United States.

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 the 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). The 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 2,000 hours per year); and
- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following 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 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

***Disciplinary Information:*** None

***Other Business Activities:***

Jennie is 100% owner of Jennie Spurlock Farms which is an agriculture production farm in Texas. Jennie is not involved in day-to-day operations and devotes minimal time – less than 20 hours a year and none during market hours.

Jennie is 8.75% owner of N&M Spurlock, LP which is an agriculture production farm in Texas. Jennie is not involved in day-to-day operations and devotes minimal time to the company – less than 10 hours a year and none during market hours.

Jennie is 25% owner of Triple S Supply, LLC which is a welding supply company in Texas. Jennie is not involved in day-to-day operations and devotes minimal time to the company – less than 5 hours a year and none during market hours.

Jennie is 1/3 ownership of Early Settlers Farm, LLC which is a custom cattle and hay production farm in Texas. Jennie is not involved in day-to-day operations and devotes minimal time to the company – less than 5 hours a year and none during market hours.

Jennie is 9.44% owner of Spurlock Generations, LLC which facilitates cotton harvest and process of ginning cotton in Texas. Jennie is not involved in day-to-day operations and devotes minimal time to the company – less than 5 hours a year and none during market hours.

***Additional Compensation:*** None

***Supervision:***

William Mack & Associates, Inc. requires that all employees adhere to our processes and procedures as described in our firm's Code of Ethics. Jennie Spurlock is supervised by Dave Dickinson. Mr. Dickinson can be reached at (248) 341-7772. Ms. Spurlock signs an annual agreement to abide by our policies and procedures. Dave Dickinson monitors Jennie Spurlock's personal securities transactions in accordance with our Code of Ethics.

We monitor all advice that is provided to our clients by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- A review of meeting notes to ensure that your advisor is aware of clients' current financial situation, objectives, and individual investment needs; and
- A review of all client correspondence.



## **Dave Dickinson**

***Year of Birth:*** 1959

***Formal Education:***

- Michigan State University 09/1978 – 06/1983; Bachelor of Arts

***Business Background:***

- William Mack & Associates, Inc., Chief Compliance Officer 12/2022 – present
- Rockport Wealth, LLC, Chief Compliance Officer 02/2021 – present
- Clear Disclosure Partners, Compliance Consultant 06/2015 – present
- Digital Marketing Technology Group, Marketing Consultant 06/2013 - 08/2017
- Financial Advisor Forensics, LLC, Consultant 07/2012 – 09/2016

***Disciplinary Information:*** None

***Other Business Activities:***

Dave Dickinson is the Chief Compliance Officer for Rockport Wealth, LLC dba Rockport Wealth Advisors, a Securities and Exchange registered investment adviser located in Cleveland, Ohio. Mr. Dickinson spends approximately 50% of his time working in this capacity.

Dave Dickinson is the Managing Member of Monitor My Advisor, LLC dba Clear Disclosure Partners, a regulatory compliance consulting firm for registered investment advisors. Mr. Dickinson spends less than 1% of his time working in this capacity.

***Additional Compensation:*** Mr. Dickinson is compensated by Rockport Wealth, LLC as CCO.

***Supervision:***

William Mack & Associates, Inc. requires that all employees adhere to our processes and procedures as described in our firm's Code of Ethics. Dave Dickinson is supervised by William Mack. Mr. Mack can be reached at (248) 430-4874. Mr. Dickinson signs an annual agreement to abide by our policies and procedures. William Mack monitors Dave Dickinson's personal securities transactions in accordance with our Code of Ethics.

We monitor all advice that is provided to our clients by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- A review of meeting notes to ensure that your advisor is aware of clients' current financial situation, objectives, and individual investment needs; and
- A review of all client correspondence.