

## **Benjamin Ezra Gilbert, CFP®**

Investment Adviser Representative

### **Silver Oak Advisory Group, Inc.**

1130 SW Morrison St., Suite 610

Portland, OR 97205

Phone: (503) 242-1715

Fax: (503) 242-1808

Website: [www.silveroak.net](http://www.silveroak.net)

**January 2018**

#### **Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Benjamin Ezra Gilbert that supplements Silver Oak Advisory Group, Inc. (hereinafter "Silver Oak") Brochure. You should have received a copy of that Brochure. Please contact us at (503) 242-1715 if you did not receive Silver Oak Advisory Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Ezra Gilbert is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mr. Gilbert's CRD number is 5153631.

### Educational Background and Business Experience - Item 2

**Benjamin Ezra Gilbert, CFP®**

**Year of Birth:** 1976

*Formal Education after High School:*

- Executive Certificate in Financial Planning – Univ. of Portland (2005)
- Bachelor of Science, Business Administration – Humboldt State University (1998)

*Business Background:*

- Silver Oak Advisory Group, Inc., Investment Adviser Representative, 01/2006 to Present

**Professional Designations and Qualifications:**

**Certified Financial Planner™, 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 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 80,000 individuals have obtained 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 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, 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 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 CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Gilbert and Silver Oak. Mr. Gilbert has not been involved in any reportable disciplinary events.

#### Other Business Activities - Item 4

Mr. Gilbert is not engaged in any investment-related business activities outside of Silver Oak, nor does he have any applications pending to register or become associated with any broker-dealer or other investment-related firm. Mr. Gilbert does not receive any commissions, bonuses, or other compensation based on the sale of securities or other investment products. Mr. Gilbert does not engage in any other business activity that provides a substantial source of income or consumes a substantial portion of his time.

#### Additional Compensation – Item 5

Mr. Gilbert does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Gilbert is an investment adviser representative of Silver Oak. In this role, Mr. Gilbert is responsible for the monitoring of client portfolios and other reviews. Mr. Gilbert is supervised by Jessica M. Howe, the President of Silver Oak.

Silver Oak has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Gilbert adheres himself to Silver Oak's code of ethics and compliance manual as mandated. Clients may contact Ben Gilbert at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of Silver Oak's code of ethics.

Additionally, Silver Oak is subject to regulatory oversight by various agencies. These agencies require registration by Silver Oak and its employees. As a registered entity, Silver Oak is subject to examinations by regulators, which may be announced or unannounced. Silver Oak is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.

**Jessica Marie Howe, CFP<sup>®</sup>, CDFA<sup>®</sup>**

Investment Adviser Representative

**Silver Oak Advisory Group, Inc.**

1130 SW Morrison St., Suite 610

Portland, OR 97205

Phone: (503) 242-1715

Fax: (503) 242-1808

Website: [www.silveroak.net](http://www.silveroak.net)

**January 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Jessica Howe that supplements Silver Oak Advisory Group, Inc. (hereinafter "Silver Oak") Brochure. You should have received a copy of that Brochure. Please contact us at (503) 242-1715 if you did not receive Silver Oak Advisory Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Jessica Howe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Ms. Howe's CRD number is 5529814.

### Educational Background and Business Experience - Item 2

**Jessica Marie Howe, CFP®, CDFA®**

**Year of Birth:** 1983

*Formal Education after High School:*

- CFP® Professional Education Program, College for Financial Planning (2007)
- CDFA® Institute for Divorce Financial Analysts (2014)
- Bachelor of Science, Social and Behavioral Sciences – Linfield College (2005)

*Business Background:*

- Silver Oak Advisory Group, Inc., President, 01/2012 to Present
- Silver Oak Advisory Group, Inc., Investment Adviser Representative, 05/2008 to Present
- Silver Oak Advisory Group, Inc., Operations/Paraplanner, 10/2004-04/2008

#### **Professional Designations and Qualifications:**

**Certified Financial Planner™, 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 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 80,000 individuals have obtained 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 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, 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 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 CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **Certified Divorce Financial Analyst (CDFA®)**

A Certified Divorce Financial Analyst (CDFA®) is a member of the Institute for Divorce Financial Analysts who specializes in the financial issues surrounding divorce. The role of the CDFA® is to take information provided by the clients and their lawyers, analyze the proposals, and show them the results of the financial analysis.

#### CDFA Practice Standards

- Education - CDFA professionals must develop theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive self-study course approved by the IDFA.
- Examination - CDFA practitioners must pass a four-part certification examination and case study that tests their understanding and knowledge of the financial aspects of divorce.
- Experience - CDFA professionals must have a minimum of two years of experience in a financial or legal capacity.

Continuing Education - CDFA practitioners are required to maintain technical competence by completing a minimum of 15 hours of continuing education that is specifically related to the field of divorce, every two years.

#### **Disciplinary Information - Item 3**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Howe and Silver Oak. Ms. Howe has not been involved in any reportable disciplinary events.

#### Other Business Activities - Item 4

Ms. Howe is not engaged in any investment-related business activities outside of Silver Oak, nor does she have any applications pending to register or become associated with any broker-dealer or other investment-related firm. Ms. Howe does not receive any commissions, bonuses, or other compensation based on the sale of securities or other investment products. Ms. Howe does not engage in any other business activity that provides a substantial source of income or consumes a substantial portion of her time.

#### Additional Compensation – Item 5

Ms. Howe does not receive additional compensation or economic benefits from third party sources in connection to her advisory activities.

#### Supervision - Item 6

Ms. Howe is an investment adviser representative of Silver Oak. In this role, Ms. Howe is responsible for the monitoring of client portfolios and other reviews. Ms. Howe is supervised by Benjamin E. Gilbert, the Chief Compliance Officer of Silver Oak.

Silver Oak has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Ms. Howe adheres herself to Silver Oak's code of ethics and compliance manual as mandated. Clients may contact Benjamin E. Gilbert at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of Silver Oak's code of ethics.

Additionally, Silver Oak is subject to regulatory oversight by various agencies. These agencies require registration by Silver Oak and its employees. As a registered entity, Silver Oak is subject to examinations by regulators, which may be announced or unannounced. Silver Oak is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.



## **Brent Cole Hunsberger, CFP®**

Investment Adviser Representative

### **Silver Oak Advisory Group, Inc.**

1130 SW Morrison St., Suite 610

Portland, OR 97205

Phone: (503) 242-1715

Fax: (503) 242-1808

Website: [www.silveroak.net](http://www.silveroak.net)

**January 2018**

#### **Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Brent Hunsberger that supplements Silver Oak Advisory Group, Inc. (hereinafter "Silver Oak") Brochure. You should have received a copy of that Brochure. Please contact us at (503) 242-1715 if you did not receive Silver Oak Advisory Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Brent Hunsberger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mr. Hunsberger's CRD number is 5910923.

### Educational Background and Business Experience - Item 2

**Brent Cole Hunsberger, CFP®**

**Year of Birth:** 1970

*Formal Education after High School:*

- Executive Certificate in Financial Planning – Univ. of Portland (2010)
- Bachelor of Science, Journalism – Indiana University (1992)
- Bachelor of Science, Sociology – Indiana University (1992)

*Business Background:*

- Silver Oak Advisory Group, Inc., Investment Adviser Representative, 01/2014 to Present
- Freelance Journalist, 01/2014 to Present
- New Outlook Financial, LLC, Investment Adviser Representative, 04/2011 to 12/2013
- The Oregonian, Journalist, 1996 to 2013

**Professional Designations and Qualifications:**

**Certified Financial Planner™, 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 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 80,000 individuals have obtained 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 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, 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 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 CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Hunsberger and Silver Oak. Mr. Hunsberger has not been involved in any reportable disciplinary events.

#### Other Business Activities - Item 4

Mr. Hunsberger is a Personal Finance Columnist for The Oregonian, a daily newspaper based in Portland, Oregon. Prospective or existing clients of Silver Oak who have read Mr. Hunsberger's articles should not view them as personalized investment advice or as an offer to buy or sell any of the securities.

Mr. Hunsberger is not engaged in any investment-related business activities outside of Silver Oak, nor does he have any applications pending to register or become associated with any broker-dealer or other investment-related firm. Mr. Hunsberger does not receive any commissions, bonuses, or other compensation based on the sale of securities or other investment products. Mr. Hunsberger does not engage in any other business activity that provides a substantial source of income or consumes a substantial portion of his time.

Additional Compensation – Item 5

Mr. Hunsberger does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Hunsberger is an investment adviser representative of Silver Oak. In this role, Mr. Hunsberger is responsible for the monitoring of client portfolios and other reviews. Mr. Hunsberger is supervised by Benjamin E. Gilbert, the Chief Compliance Officer of Silver Oak.

Silver Oak has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Hunsberger adheres himself to Silver Oak's code of ethics and compliance manual as mandated. Clients may contact Benjamin E. Gilbert at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of Silver Oak's code of ethics.

Additionally, Silver Oak is subject to regulatory oversight by various agencies. These agencies require registration by Silver Oak and its employees. As a registered entity, Silver Oak is subject to examinations by regulators, which may be announced or unannounced. Silver Oak is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.