



FORT VANCOUVER
INVESTMENT MANAGEMENT, LLC

FORM ADV PART 2 BROCHURE

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This brochure provides information about the qualifications and business practices of Fort Vancouver Investment Management, LLC. If you have any questions about the contents of this brochure, please contact us at (360) 823-0477 or public@fortvancouverim.com. Fort Vancouver Investment Management, LLC is a registered investment advisory firm with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. The information in this brochure has not been approved by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about Fort Vancouver Investment Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. FVIM's IARD number is 157019.

January 3, 2018

ITEM 2 - MATERIAL CHANGES

On July 28, 2010, the United States Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to Clients as required by SEC Rules. This Brochure dated January 4, 2012 is a new document prepared according to the SEC’s new requirements and rules. As such, this document is materially different in structure and requires certain new information that our previous disclosure documentation did not require.

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

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Copies of this brochure may be requested by contacting Fort Vancouver Investment Management, LLC at (360) 823-0477, or by email to public@fortvancouverim.com.

Additional information about Fort Vancouver Investment Management is also available via the SEC’s website www.adviserinfo.sec.gov. The SEC’s website also provides information about any persons affiliated with Fort Vancouver Investment Management who are registered, or are required to be registered, as investment adviser representatives of Fort Vancouver Investment Management.

Summary of Material Changes since our last annual update:

Item 4 – Removed Retirement Cash Flow Planning service.

Item 5 – Retirement Cash Flow Planning service was added in March 2017 and removed in December 2017.

Item 5 – Hourly consulting services removed in December 2017.

Item 5 – Updated fee schedule for new clients.

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ITEM 4 - ADVISORY BUSINESS

Fort Vancouver Investment Management, LLC (“FVIM” or “we”) is a fee-only investment advisor based in Vancouver, Washington. FVIM was founded in 2010 by Robert Pool. We specialize in investment and wealth management for our clients.

As a fee-only advisory practice, we receive compensation only from our clients. We do not sell any financial products, do not collect sales commissions, and do not accept referral fees. We receive no benefits from custodians/broker-dealers based client securities transactions (so-called “soft dollar benefits”).

Investment Management

FVIM provides investment management services for our clients. We manage portfolios that often consist of multiple types of accounts, which may include joint, trust, IRA, etc. Portfolios are constructed in a manner that is appropriate for our client’s age and life circumstances.

Our investment philosophy is grounded in Modern Portfolio Theory, which refers to the process of reducing risk in a portfolio through systematic diversification across and within asset classes. We typically adhere to a passive style of investing and, thus, recommend passive, asset-class mutual funds and exchange-traded funds, but may use actively managed mutual funds. FVIM typically does not recommend individual stocks or bonds.

FVIM analyzes mutual funds that are recommended to clients based on the fund’s total operating expenses, portfolio turnover, investment objective and investment restrictions and limitations. We typically recommend that clients invest in no-load institutional mutual funds including funds managed by Dimensional Fund Advisors (DFA), Vanguard and Schwab that have low operating expenses, low portfolio turnover, below-average capital gains distributions and a fundamental investment objective of investing in a particular asset class. DFA funds generally are available for investment only by clients of registered investment advisors, and all investments are subject to the approval of the advisor. This means that you may not be able to make additional investments in DFA funds if you terminate your agreement with FVIM, except through another advisor authorized by DFA.

By developing a personalized investment strategy for each client, we are able to help our clients manage both their short-term and long-term financial objectives.

This process includes the construction of a well-diversified portfolio consistent with the client’s appetite for risk in conjunction with an ongoing assessment of the portfolio’s performance. The investment strategy is monitored continually to ensure alignment with the client’s long-term goals and financial objectives.

We do not sponsor or participate in any wrap-fee programs.

Per CCR Section 260.238 (k), FVIM will disclose material conflicts of interest regarding FVIM, representatives or any of our employees which could be reasonably expected to impair the rendering of unbiased and objective advice.

As of January 3, 2018, FVIM managed \$107,945,462 in assets, all on a discretionary basis.

ITEM 5 - FEES AND COMPENSATION

Investment Management Clients

Our fees for investment advisory services are as follows:

0.9% per annum up to \$1,000,000 under management, and

0.7% per annum for \$1,000,000 to \$5,000,000, and

0.5% per annum on amounts over \$5,000,000.

FVIM's minimum fee is \$4,500 per year.

Our fees are calculated in arrears and are typically automatically deducted directly from our clients' brokerage account(s) on a quarterly basis in January, April, July and October. At the time fees are deducted each quarter, we provide clients with a fee calculation based on the fee schedule they agreed to in their service agreement and the client's portfolio balance at quarter end along with their quarterly reports. In cases where fees are not automatically deducted from a client's account, a bill is sent and fees are due upon receipt. At our discretion, some assets may be excluded from the fee calculation. Lower fees for comparable services may be available from other sources.

Fees may be amended from time to time by FVIM. If changes do occur, our clients will be required to sign a new service agreement or an amendment to the service agreement.

In some cases, clients may receive the same services at a reduced rate or on a *pro bono* basis. This may be available for immediate family members or other scenarios on a case-by-case basis.

FVIM or the client may terminate the service agreement at any time by written notice to the other party. Fees will be prorated through the last date services were rendered and are due immediately upon receipt. Clients may terminate services within five (5) business days of signing the service agreement without penalty.

In addition to our investment advisory fees, client portfolios may be subject to fees charged by mutual funds and exchange traded funds and custodial expenses such as transaction fees.

We do not charge our current investment management clients extra fees for financial planning as this service is included in the investment management fee.

ITEM 6 - PERFORMANCE BASED FEES

FVIM does not charge fees based on performance.

ITEM 7 - TYPES OF CLIENTS

Our services are offered to individuals, trusts, pension plans, non-profits, profit sharing plans and others. Most of our clients are individuals and families.

Our services are best suited for clients with \$500,000 or more in investable assets. Portfolios may be comprised of multiple account registrations, including joint, trust, IRA, 401(k), 403(b), other retirement accounts, minor children's accounts or others. Account minimums may be waived at our discretion.

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

Asset Allocation

Our investment management strategy takes an asset allocation approach. Studies show that asset allocation, which is the mix of different asset classes such as stocks, bonds, real estate, cash, etc., is the primary factor in investment returns.¹

Each client portfolio maintains a target asset allocation. At minimum, client portfolios are reviewed quarterly to evaluate the extent to which the actual allocation deviates from the target allocation. Where the deviation is considered excessive, FVIM will take the appropriate steps in order to bring the actual allocation back within an acceptable range of the target allocation. This process is referred to as "rebalancing" and is utilized with the intent of helping to maintain an expected level of risk for the portfolio which should be more consistent over time.

FVIM's asset allocation decisions, with respect to stocks versus bonds, are primarily derived from the cash flow needs of our client. Therefore, the client's investment time horizon will greatly determine the overall structure of the portfolio. For example, clients that are currently drawing an income from their portfolio will have a portfolio structured with less volatility than a client that may not need to draw an income for many years.

Typically, our clients are investing for the purpose of keeping a sustainable income throughout their joint life expectancy. In order to give them a high probability of accomplishing this goal, our clients understand the need to take some risk. To address this, we strive to achieve an appropriate balance between stable value assets (such as bond funds) and long-term growth assets (primarily equity funds). Through our consultative approach, our clients understand that even with a properly diversified portfolio the equity allocation can vary widely, as much as 25% or more in a given year.

Security Selection

Once our client's asset allocation is determined, FVIM will then look for appropriate investments available for each asset class. We typically use mutual funds and ETFs that offer broad diversification.

Generally, we utilize investments that are readily marketable, and that have lower overall cost and high tax efficiency.

¹ Source: Dimensional Fund Advisors Study (2002).

When we manage a client's 401(k) or other retirement assets, we may be limited to the investment choices available within an employer-sponsored plan. In these cases, we look for the best options in the plan and aim to balance the retirement account with the other accounts we manage for our clients. When working with our clients' assets, we manage their portfolio as a whole, rather than at the account level in order to minimize trading and tax costs.

Most assets managed by FVIM have a long-term time horizon. We view inflation as a type of risk and attempt to grow our client portfolios in real, inflation-adjusted terms. Our focus on long term returns means that there will be some short-term volatility. As a result, short-term losses are to be expected periodically. And, of course, there is no guarantee that the strategies will prove successful, even over the long term.

We believe that frequent trading within an account can have a negative effect on overall return; therefore, we try to avoid frequent trading in our clients' accounts. However, there are times when it is advantageous to place trades more frequently (i.e. taking tax losses).

Tax Management

Our client portfolios may consist of multiple accounts with differing tax treatments of gains, interest, dividends and withdrawals. We attempt to minimize the long-term impact of taxes by taking advantage of the various tax-favored investments available to clients. We also harvest tax losses, postpone a gain to achieve more favorable tax rates or may recommend a Roth conversion.

ITEM 9 - DISCIPLINARY INFORMATION

Neither FVIM nor any of our advisors have ever been involved in any events that have resulted in disciplinary actions from regulators, courts or the Certified Financial Planner Board of Standards.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

FVIM is not registered with the Financial Industry Regulatory Authority (FINRA) to receive commissions on investment product sales. In addition, none of our advisors have any relationship or affiliation that is potentially in conflict or material to our advisory business, such as that of independent broker-dealer, accountant, insurance representative, or real estate broker. Our only source of revenue comes directly from our clients. Please see the Fees and Compensation section for more details.

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

Our advisors and staff take our fiduciary duty very seriously, which guides us to put our clients' interests ahead of our own. We have adopted a Code of Ethics which deals with general ethical principles, client

confidentiality, reporting personal trading, gifts and more. A copy of our Code of Ethics is available upon request.

FVIM and our individual employees have the option to buy and sell securities identical to those securities bought and sold for our clients in their own accounts. It is our policy that we must always put our clients' interest first and must not take advantage of our position.

ITEM 12 - BROKERAGE PRACTICES

Recommended Firms

All client assets are held with outside custodians (third parties that have actual possession of our clients' assets). FVIM primarily uses Charles Schwab & Co., Inc. ("Schwab" or "Schwab Institutional"). In rare circumstances, there may be a need to hold client assets elsewhere, such as insurance companies Great West and Nationwide. There are also occasions when a trustee requires assets to be held at a different custodian, such as West Coast Trust.

When recommending a custodian (also known as a broker), we take into account a number of factors which may include custodial fees charged by the broker, commission rates, record keeping and reporting capabilities, among others. When we suggest a broker, we will attempt to minimize the total cost for all brokerage services paid by the client. However, a suggested broker may charge a higher fee for a particular type of service, such as a commission rate, than can be obtained from another broker.

The brokerage firms that we recommend are not affiliated with FVIM in any way. These firms may provide FVIM and our clients access to their institutional trading and custody services which are typically not available to individual investors. Generally, these services are available to independent investment advisors on an unsolicited basis, at no charge to them as long as they maintain certain minimum levels of client assets at the brokerage firms. Some of the services provided to FVIM include brokerage, custody, research and access to mutual funds and other investments that may not be available to an individual investor or may require a significantly higher initial investment.

Brokerage firms also have products and services that benefit FVIM, but may not benefit our clients' accounts directly. Some of these products and services assist us with managing and administering our clients' accounts. Some examples of these products and services include:

- Software and other technology that provide access to our client account data (i.e. trade confirmation and account statements).
- Facilitating trade execution (and allocation of aggregated trade orders for multiple client accounts).
- Providing research, pricing information and other market data.
- Facilitating payment of FVIM's fees from our clients' accounts.
- Assisting with back-office functions, recordkeeping and client reporting.

The brokerage firms may also provide FVIM with consulting, publications, conferences on practice management, information technology, marketing and regulatory compliance.

Research products and services we receive from Schwab may include the following:

- Financial publications.
- Information about particular companies and industries.
- Research software and other products or services that provide appropriate assistance to FVIM in the performance of its investment decision-making responsibilities.

These research products and services are provided to all investment advisors that use Schwab Institutional and are not considered to be paid for with soft dollars. ("Soft dollar" arrangements are defined as the receipt of research or other products or services, other than execution of trades, from a broker-dealer or a third party in connection with client securities transactions.) FVIM as a registered investment advisor does not have a contract in place regarding any soft dollar arrangements with our custodian, Charles Schwab.

We review the relationships we have with our custodians on a regular basis to ensure that our clients receive good value, execution and services. When performing this review, we weigh the costs and benefits of moving accounts to other custodians.

Client Directed Brokerage

Because client directed brokerage can make it difficult for us to effectively negotiate brokerage compensation and obtain favorable net price and execution, we typically do not allow clients to direct brokerage.

Trade Aggregation

FVIM is authorized by our clients to use our discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of ours. Many securities that we recommend are mutual funds which trade at one price at the end of each day. Other securities, such as ETFs, may trade at different prices throughout the day. When we place trades in ETFs, we may attempt to aggregate orders together so that our clients receive the same price and there is not potential favoritism. Since it is typically not possible to conduct a single trade for all client positions, we have procedures in place to ensure that clients are not favored based on their portfolio size or any other factor.

ITEM 13 - REVIEW OF ACCOUNTS

FVIM reviews each of our clients' portfolios a minimum of quarterly. A review may also be triggered when there is a change in client circumstances, deposit or significant withdrawal into or from a client's

account or securities are transferred. During a review, accounts are analyzed by an advisor and the following areas are assessed:

- Accounts are rebalanced to ensure proper asset allocation.
- Portfolios are reviewed to ensure they are managed in a tax-efficient manner.
- Individual portfolio performance is in line with market expectations.

On an ongoing basis, we continually research and monitor all positions in our clients' accounts. These positions are maintained or sold based upon this ongoing analysis.

In addition to the reports sent by the custodian (such as Schwab), we provide our clients with Billing Statements and Performance Reports each quarter. Our Privacy Policy is sent to all clients each January.

Our advisors usually meet with clients at least once per year either in person, on the phone or via an online meeting. The purpose of these meetings is to provide our clients and advisors the opportunity to review their accounts, go over any questions the client may have, discuss a client's changing situation or financial goals and, when appropriate, update their retirement plan.

We encourage our clients to contact us at any time with any questions, concerns or to update us as financial situations and goals change. We are available by phone, e-mail or to meet in person.

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION

We do not compensate anyone outside of FVIM for referrals of new clients.

ITEM 15 - CUSTODY

FVIM's clients' accounts are held by Schwab, a qualified custodian. In general, except to withdraw fees and third-party movements, Fort Vancouver does not have custody of the assets in the account and shall have no liability for any loss or other harm to any property in the account. This includes harm resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian. We cannot ensure that when harm is caused whether or not the full amount of loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. SIPC provides only limited protection for the loss of property held by a broker-dealer.

ITEM 16 - INVESTMENT DISCRETION

FVIM accepts discretionary authority to manage client assets. This authority is authorized by our clients through our service agreement and in their brokerage account applications. Discretionary authority allows us to quickly and proactively manage our clients' accounts by giving us authority to perform the following tasks:

- Placing trades in clients' accounts.
- Deducting client fees.

Allowing FVIM to have discretionary authority on your accounts, does not allow us to:

- Change the address or beneficiaries on your accounts.
- Withdraw funds from your account, except client fees.

ITEM 17 - VOTING CLIENT SECURITIES

FVIM invests in many securities that allow shareholders to vote on various issues, typically at an annual shareholder meeting. Investors who cannot attend the meeting have the ability to vote by proxy. It is our policy to not vote client securities, but we are available to help clients with questions they have regarding ballot items. Clients typically receive annual proxy forms from the custodian where their assets are held.

ITEM 18 - FINANCIAL INFORMATION

The SEC requires certain firms to provide financial information if they require pre-payment of fees. Since FVIM bills fees in arrears, we are exempt from this requirement. FVIM does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. In addition, FVIM does not have any financial condition (including no prior bankruptcies or other financial complications) that is likely to impair our ability to meet our contractual commitments to our clients.

Due to the nature of our services, an audited balance sheet is not required in this disclosure document. FVIM does not have financial conditions that require further disclosure.

ITEM 19 - REQUIREMENTS FOR STATE REGISTERED ADVISERS

Robert ("Rob") Pool (CRD #3074685), born on November 5, 1964, serves as our Investment Manager. Rob founded Fort Vancouver Investment Management, LLC in 2010 with a simple mission; to bring the complex concepts of investing from the academic world into practical application for real life circumstances. Rob's professional history includes:

12/2002 to 12/2011: Arcadia Investment Advisors, LLC - Owner

05/2000 to 12/2002: Charles Schwab & Co. – Investment Specialist

12/1998 to 05/2000: American Express Financial Advisors – Financial Planner

Education

Bachelor of Arts in Business Management, George Fox University, 1997

Masters of Science in Financial Services, Institute of Business and Finance, 2003

Rob is a NAPFA Registered Financial Advisor® which is the top level of membership in the National Association of Personal Financial Advisors (NAPFA). All NAPFA-Registered Financial Advisors must have three years of comprehensive financial planning experience and have a sample comprehensive financial plan pass a peer review process. Current requirements also include a bachelor's degree from an accredited institution and either the Certified Financial Planner™ (CFP®), designation awarded by the Certified Planner Board of Standards, Inc., or the American Institute of Certified Public Accountants' Personal Financial Specialist (CPA/PFS) credential. All NAPFA-Registered Financial Advisors must also adhere to NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws. NAPFA Registered Financial Advisors must also complete continuing education requirements of 60 hours every two years. All NAPFA-Registered Financial Advisors provide investment and/or financial advice and/or financial advice on a strictly Fee-Only basis as defined by NAPFA.

Professional Designations

Certified Financial Planner (CFP®) - 2002

Certified Funds Specialist (CFS®) - 2005

Chartered Financial Consultant® (ChFC®) – 2004

Disciplinary Information

Rob Pool has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

Outside Business Activities

As mentioned in an earlier disclosure, none of FVIM's advisors are actively engaged in any outside business activities.

Additional Compensation

Rob Pool is dedicated to the investment advisory activities of FVIM's clients. He does not receive any additional forms of compensation.

Supervision

FVIM's investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

Holly Breeden (CRD #6365891) was born on July 27, 1973. Holly serves as a Portfolio Analyst and Compliance Officer. Her professional history includes:

2012 to Present: Fort Vancouver Investment Management – Portfolio Analyst & Chief Compliance Officer (Chief Compliance Officer since July 2014)

2006 to 2011: Arcadia Investment Advisors, LLC – Portfolio Analyst

1998 to 2005: Tax Advisors, PLLC – Office Manager

Education

Utah Valley State College (2 years)

Professional Designations

Registered Paraplanner (RP®) – 2006

Series 65 Exam – Uniform Investment Advisor State Law Exam, NASD – 2014

Disciplinary Information

Holly Breeden has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

Outside Business Activities

As mentioned in an earlier disclosure, none of FVIM's advisors are actively engaged in any outside business activities.

Additional Compensation

Holly Breeden is dedicated to the investment advisory activities of FVIM's clients. She does not receive any additional forms of compensation.

Supervision

FVIM's investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

Matthew (“Matt”) Ebeling (CRD #5382212) was born on January 14, 1976. Matt serves as an Investment Advisor. His professional history includes:

05/2007 – 05/2016: Fisher Investments – Investment Counselor

02/2001 – 04/2007: First Independent Bank Wealth Management & Trust Department – Portfolio Manager and Securities Specialists I & II

10/1999 – 01/2001: CEF, Inc. – Finance Associate

Education

Master’s in Business Administration, Liberty University - 2007

Bachelor of Science in Business Management & Marketing, Pensacola Christian College - 1998

Professional Designations

Series 65 Exam – Uniform Investment Advisor State Law Exam, NASD – 2007

Disciplinary Information

Matt Ebeling has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

Outside Business Activities

As mentioned in an earlier disclosure, none of FVIM’s advisors are actively engaged in any outside business activities.

Additional Compensation

Matt Ebeling is dedicated to the investment advisory activities of FVIM’s clients. He does not receive any additional forms of compensation.

Supervision

FVIM’s investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

Designation Requirements

CERTIFIED FINANCIAL PLANNER™ (CFP®), certificants are individuals who have met the CFP Board's education, examination and experience requirements, have agreed to adhere to high standards of ethical conduct and who complete the CFP Board's biennial certification requirements, including continuing education. The education requirement includes the completion of coursework in investments, insurance, estate planning, employee benefits, retirement planning and tax planning along with a bachelor's degree. The examination is a ten hour exam administered over two days. Certificants also need three years industry experience. Continuing education requirements include 30 hours every two years including 2 hours on the Code of Ethics and/or Practice Standards.

CERTIFIED FUND SPECIALIST® (CFS®), is the oldest designation in the mutual fund industry. Certified funds specialists learn criteria such as alpha, beta, correlation coefficient, first-auto correlation, R-squared, and standard deviation that should be incorporated in the selection process.

With mutual funds training, a CFS® 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.

Practitioners and academics continually update the CFS® materials. Students obtain the best of both worlds—the practical as well as the theoretical. Closed-end funds, ETFs, REITs and UITs are also covered, thereby providing the student with a more rounded education. With this additional investment knowledge, advisors and brokers offer ideas to clients that they would not receive elsewhere.

Chartered Financial Consultant® (ChFC®), has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.

Registered Paraplanner (RP®) Individuals who hold the RP® designation have completed a course of study encompassing the financial planning process; the five disciplines of financial planning; and general financial planning concepts, terminology, and product categories. Additionally, individuals enrolled in the program, after passing the final exam, must complete a three-month long internship program in which they obtain verification from their immediate supervisor or employer documenting their mastery of the following financial planning-related skills:

- adequate verbal and communication skills;
- ability to use at least one type of financial planning software;
- ability to read and extract information for data gathering purposes from a client's financial documents, including insurance policies (life, medical, disability, property/liability), investment records, tax returns, wills/trusts, retirement, and property holding documents;

- ability to construct personal financial statements, including balance sheets (statement of financial position) and income statements; and
- ability to review and analyze information to identify basic strengths and weaknesses in a client's financial situation relating to risk management issues, investment issues, income tax issues, retirement issues, and general issues (e.g., emergency funds, level of debt, budgeting, saving patterns, net worth fluctuations).