

# **Megan Elizabeth Buchanan, CFP®**

Investment Adviser Representative

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

1130 SW Morrison St., Suite 312

Portland, OR 97205

Phone: (503) 242-1715

Fax: (503) 242-1808

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

**January 2024**

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

This Brochure Supplement provides information about Megan Buchanan that supplements Silver Oak Advisory Group, Inc.'s (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 Megan Buchanan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Ms. Buchanan's CRD number is 7315217.

**Educational Background and Business Experience - Item 2**

**Megan Elizabeth Buchanan, CFP®**

**Year of Birth:** 1987

*Formal Education after High School:*

- CFP® Professional Education Program, College for Financial Planning (2018)
- Bachelor of Arts, Politics Major, Willamette University (2010)

*Business Background:*

- Silver Oak Advisory Group, Inc., Investment Adviser Representative, 11/2020 to Present
- Silver Oak Advisory Group, Inc., Associate Financial Advisor, 05/2018 to 11/2020
- New Outlook Financial, Paraplanner, 02/2014 to 02/2018

**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”).

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

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

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.;
- Examination – is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations;
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements; and
- Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and*

*Standards of Conduct* ("Code and Standards"), which sets forth 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, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in the financial planning field; and
- Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

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 Ms. Buchanan and Silver Oak. Ms. Buchanan has not been involved in any reportable disciplinary events.

#### Other Business Activities - Item 4

Ms. Buchanan 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. Buchanan does not receive any commissions, bonuses, or other compensation based on the sale of securities or other investment products. Ms. Buchanan 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. Buchanan does not receive additional compensation or economic benefits from third party sources in connection to her advisory activities.

**Supervision - Item 6**

Ms. Buchanan is an investment adviser representative of Silver Oak. In this role, Ms. Buchanan is responsible for the monitoring of client portfolios and other reviews. Ms. Buchanan is supervised by Joanne Boorman, 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. Buchanan adheres herself to Silver Oak's code of ethics and compliance manual as mandated. Clients may contact Joanne Boorman 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>, CDF<sup>®</sup>**

Investment Adviser Representative

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

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

This Brochure Supplement provides information about Jessica Howe that supplements Silver Oak Advisory Group, Inc.'s (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®**

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

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials;
- Examination – is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations;

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements; and
- Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth 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, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in the financial planning field; and
- Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

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 30 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 Joanne Boorman, the Chief Compliance Officer of Silver Oak.

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# **Brent Cole Hunsberger, CFP®**

Investment Adviser Representative

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

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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®**

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- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements; and
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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

From 1996-2013, Mr. Hunsberger was 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

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