

Item 1 – Cover Page

Redwood Grove Wealth Management

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www.redwoodgrovewm.com

January 1, 2019

This Brochure provides information about the qualifications and business practices of Redwood Grove Wealth Management (“RGWM”). If you have any questions about the contents of this Brochure, please contact us at 415-737-5003. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Redwood Grove Wealth Management is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Redwood Grove Wealth Management also is available on the SEC’s website at www.adviserinfo.sec.gov. The firm’s CRD number is 150667.

Item 2 – Material Changes

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. We have made no material changes since the last annual update to this brochure dated January 31, 2018.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Tanya Steinhofner, Principal, at 415-737-5003 or tanya@redwoodgrovewm.com. Our Brochure is also available on our website www.redwoodgrovewm.com, also free of charge.

Additional information about Redwood Grove Wealth 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 RGWM who are registered, or are required to be registered, as investment adviser representatives of RGWM.

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Item 4 – Advisory Business

Financial Planning Services & Investment Advisory Services

Redwood Grove Wealth Management was founded in 2009 and is solely owned by Tanya K. Steinhofner. RGWM offers two types of services - comprehensive financial planning for individuals and investment research consulting for other investment advisory firms. RGWM is not affiliated with any other financial services firm and does not accept commissions, rebates, or referral fees as compensation for its services. RGWM is compensated solely from fees paid by clients. RGWM manages \$45.3 million as of December 31, 2018 which represents \$3.1 million on a non-discretionary basis and \$42.2 million on a discretionary basis.

Financial planning services provided to clients are dependent upon the client's unique goals and circumstances and may include retirement planning, tax planning, investment planning, education funding, risk management, estate planning, charitable giving, and employee benefit planning including stock options and deferred compensation plans. Investment advice offered as part of the financial planning process tends to focus on passive index mutual funds and exchange-traded funds (ETFs) whenever possible. The core principles of RGWM's investment philosophy are diversification, market efficiency, long-term strategic allocations, and tax-efficient, low-cost investing. RGWM does not prepare tax returns of any kind, nor does it draft any legal documents including wills and trusts.

Financial planning-only clients are under no obligation to act upon the recommendations provided or effect any transactions through RGWM.

Financial planning is an ongoing process that should continue over a lifetime. Planning services for previously unaddressed topics or planning requiring extraordinary research or analysis may involve additional costs, which will be negotiated and agreed upon prior to the start of any such work.

Retirement Rollovers-No Obligation/Conflict of Interest: A client leaving an employer typically has four options (and may engage in a combination of these options): 1) leave the money in his former employer's plan, if permitted, 2) roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted, 3) rollover to an Individual Retirement Account (IRA), or 4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

RGWM may recommend an investor roll over plan assets to an IRA managed by RGWM. As a result, RGWM may earn an asset-based fee; however, a recommendation that a client or prospective client leave their plan assets with their old employer will result in no compensation. RGWM has an economic incentive to encourage an investor to roll plan assets into an IRA that RGWM will manage.

There are various factors that RGWM may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and

expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus those of RGWM, iv) required minimum distributions and age considerations, and vi) employer stock tax consequences, if any. No client is under any obligation to roll over plan assets to an IRA managed by RGWM.

Item 5 – Fees and Compensation

Fees for Financial Planning Services

The fee for financial planning services is determined by the scope and complexity of the client's financial situation and is charged on a fixed-fee or hourly basis. A typical planning fee ranges from \$4,000 to \$5,000 for a one-time plan. Prior financial plan clients can pay to have a piece of their plan updated on an hourly basis. The hourly rate is \$300 per hour, subject to a four-hour minimum (\$1,200). All fees are subject to negotiation. For one-time plans, clients will be provided an estimate before the commencement of work, 50% of which is due at the first meeting and the remainder of which is due upon the completion of work. Hourly clients are required to pay the \$1,200 minimum fee up front and are billed for the remainder upon project completion. Under no circumstances will RGWM receive fees more than six months in advance of services being provided. Lower fees for comparable services may be available from other sources.

Fees for Investment Advisory Services

Fees for investment advisory services are computed in accordance with the table below, subject to a minimum fee of \$5,000/year. Fees will be based on the fair market value of securities and cash in the Investment Account on the last trading day of each calendar quarter. In computing the market value of any security held in the Investment Account that is listed on a national securities exchange, such security shall be valued at the last quoted sale price on the valuation date or the principal exchange on which the security is traded. Any other security or asset shall be valued in a manner determined in good faith by the Advisor to reflect its fair market value.

Annual Advisory Fee	Portfolio Value **	Fee as Percent of Portfolio Value
FIRST	\$2,000,000	1.00 Percent
NEXT	\$3,000,000	.80 Percent
NEXT	\$5,000,000	.70 Percent
AMOUNT OVER	\$10,000,000	.50 Percent

The specific manner in which fees are charged by RGWM is established in a client's written agreement with RGWM. RGWM bills some clients for fees incurred and deducts fees from client accounts for other clients, at the client's discretion.

RGWM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees, and commissions are exclusive of and in addition to RGWM's fees, and RGWM shall not receive any portion of these commissions, fees, and costs.

Clients have the unconditional right to cancel the Financial Planning Agreement within five business days after signing it, and to receive a complete refund of any fee actually paid. Thereafter, the client will have the right to cancel the agreement at any time prior to the final plan presentation. If such notice of cancellation is given after five business days, fees are refundable for any portion of advanced fees attributable to services not performed prior to termination of the agreement.

Item 6 – Performance-Based Fees and Side-By-Side Management

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

Item 7 – Types of Clients

RGWM provides financial planning and investment advice to individuals and families. RGWM has no minimum account size required to work with clients.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

The core principles of RGWM's investment philosophy are diversification, market efficiency, long-term strategic allocations, and tax-efficient, low-cost investing. RGWM takes a long-term approach to investing and so recommends long-term strategic asset allocations and investment to clients and does not recommend frequent trading in and out of securities. RGWM also recommends well diversified portfolios to clients comprising many asset classes, such as bonds, small and large stocks, US and foreign stocks, real estate securities and commodities. RGWM employs a largely passive approach to investing through the use of index mutual funds and exchange-traded funds (ETFs) whenever possible. However, in some cases (e.g., a client's 401k plan), RGWM is limited to the investment options available. RGWM uses fundamental analysis to evaluate securities and investments for recommendation to clients and evaluates them based on performance, fees, and other quantitative and qualitative factors, such as adherence to a stated investment strategy, manager turnover, and portfolio turnover.

Investment Strategies

The primary investment strategy used on client accounts is asset allocation based on Modern Portfolio Theory. RGWM develops a diversified investment portfolio by mixing

different assets in varying proportions depending on client circumstances and economic climate. The primary purpose of Asset Allocation is to reduce the risk in the portfolio, while maintaining or enhancing the rate of return of the portfolio.

Each client receives investment advice regarding their portfolio based upon his or her:

- Time Horizon
- Risk Tolerance
- Expected Rate of Return
- Asset Class Preferences

The investment vehicles used to invest in the various asset classes are mutual funds and exchange-traded funds (ETFs). The mutual funds and ETFs provide:

- Professional Management
- Diversification
- Flexibility
- Liquidity

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

RGWM's methods of analysis and investment strategies do not present any significant or unusual risks. However, every method of analysis has its own inherent risks. Modern Portfolio Theory uses historical market returns and relationships between different types of investments to create recommended investment mixes. Actual returns and, importantly, the relationships between different types of investments (between stocks and bonds, for example) may change over time, leading to the risk of lower than expected returns and/or higher than expected risk of loss for the recommended mix of investments.

In addition, RGWM's approach includes a comprehensive evaluation of the client's invested assets, including restricted and illiquid assets. RGWM will recommend changes to the overall mix of investments, taking into account any assets which cannot be sold. The actual investment results could vary more widely in these cases due to lack of information and illiquidity of the non-saleable assets.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. RGWM's investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

Market Risk: The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases, virtually all stocks are affected to some degree.

Reinvestment Rate Risk: The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

Purchasing Power Risk (Inflation Risk): The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases over time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

Business Risk: The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

Financial Risk: The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

Currency Risk (Exchange Rate Risk): The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In addition, foreign bonds would be subject to currency rate risk and high yield bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity, and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Different types of investments involve varying degrees of risk, and the client should not assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by RGWM) will be profitable or equal to any specific performance level(s).

Item 9 – Disciplinary Information

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

Item 10 – Other Financial Industry Activities and Affiliations

RGWM is not actively engaged in any business other than giving investment advice. RGWM has no other financial industry affiliations or activities requiring disclosure.

Item 11 – Code of Ethics

RGWM adheres to the Code of Ethics and Professional Responsibility (Code of Ethics) adopted by the Certified Financial Planner Board of Standards, Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. RGWM will provide a copy of the Code of Ethics to any client or prospective client upon request, and it can also be obtained at the website www.cfp.net.

Neither RGWM nor any related person of RGWM recommends, buys, or sells for client accounts, securities in which RGWM or any related person of RGWM has a material financial interest.

RGWM and/or representatives of RGWM may buy or sell securities that are also recommended to clients. However, as it is the practice of RGWM to recommend mutual funds, the firm or representatives of the firm are not in a position to materially benefit from the sale or purchase of those securities.

Item 12 – Brokerage Practices

RGWM or any related person does not have the authority to determine, without obtaining specific client consent, the following:

- Broker or dealer to be used
- Commission rates paid

Specific custodian recommendations are made to clients based on their need for such services and the efficiencies in having the majority of investment accounts at a limited number of custodians. RGWM recommends custodians based on their proven integrity, the financial responsibility of the firm, best execution of orders, availability of investment products, reasonable commissions and fees, and the quality of client service. RGWM does not receive fees or commissions or referrals from any custodian it recommends.

If the client prefers another custodian, it will be considered as part of the Investment Advisory Agreement fee negotiation.

RGWM may have an incentive to select or recommend a broker-dealer/custodian based on adviser's interest in receiving research, products, or services rather than on adviser's interest in receiving most favorable execution.

Item 13 – Review of Accounts

For one-time plan clients, Tanya K. Steinhofner, Principal of RGWM, reviews client accounts as part of the financial planning process, for adherence to target allocations and other factors, as applicable, based on economic conditions and individual client circumstances. All clients are advised that it remains their responsibility to implement investment recommendations. RGWM provides a written financial plan to clients once during the engagement that includes a review of current investments and recommended investments.

For annual retainer clients, Tanya K. Steinhofner will review the client's accounts on the frequency agreed upon with the client, which may be annually, semi-annually, or quarterly. RGWM provides a written financial plan, which includes investment recommendations to the client, delivered in segments over the course of the first year of the engagement. The financial plan may be reviewed in subsequent years as determined by changes in the client's situation or at the request of the client.

Item 14 – Client Referrals and Other Compensation

RGWM has no additional compensation arrangements with others for giving investment advice or giving and receiving client referrals. However, RGWM periodically receives client referrals from websites where they may be listed. In no case will the client pay any additional fees to RGWM for services if the referral comes from any of these listings.

Item 15 – Custody

All client assets are held at qualified custodians. The custodian provides at least quarterly statements (more often monthly) directly to the client at their address of record or via email at the clients' discretion. If you are not receiving at least quarterly custodial account statements, please contact RGWM at the number on the cover page of this brochure. RGWM urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

However, with a client's consent, RGWM may be provided with the authority to seek deduction of RGWM's fees from a client's accounts. RGWM will send billing invoices to the client.

Item 16 – Investment Discretion

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

Discretionary authority allows RGWM to perform trades in the client's account without further approval from the client. This includes decisions on the following:

- Securities purchased or sold
- The amount of securities to be purchased or sold

Once the portfolio is constructed, RGWM provides ongoing supervision and re-balancing of the portfolio as changes in market conditions and client circumstances may require.

RGWM seeks to undertake a minimal amount of trading in client accounts, in order to keep transaction fees, other expenses, and tax consequences associated with trading to minimal levels.

Clients who engage RGWM on a discretionary basis may, at any time, impose restrictions, in writing, on RGWM'S discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe RGWM'S use of margin, etc.).

Several clients have been grandfathered with non-discretionary authority. Those accounts will continue to be managed in that fashion. However, at this time, RGWM is not accepting new clients on a non-discretionary basis.

Limited Power of Attorney:

Clients must sign a limited power of attorney before RGWM is given discretionary authority. The limited power of attorney is included in the qualified custodian's account application. The limited power of attorney is executed so RGWM may execute trades on the client's behalf.

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, RGWM does not have any authority to and does not vote proxies on behalf of advisory clients. If requested by the client, RGWM may provide advice to clients regarding the clients' voting of proxies. However, clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Item 18 – Financial Information

RGWM does not require the prepayment of more than \$500 in fees per client, six months or more in advance. For additional information regarding payment of fees, see Item 5 above.

RGWM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

Tanya K. Steinhofer (born 1970) is the sole Principal of RGWM. She is a Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA) charter holder with more 15 years of diverse investment industry experience, including expertise in real assets (e.g., real estate, commodities) and sustainable/socially responsible investing (SRI).

Her prior experience includes several years as a Senior Research Analyst and Investment Advisor at Wetherby Asset Management, a San Francisco-based, independent wealth management firm. She began her investment career as an equity research analyst covering real estate investment trusts (REITs), first on the sell-side for Goldman Sachs in New York and then on the buy-side for a dedicated REIT money manager.

In addition to her professional experience, she is an active non-profit volunteer, with an emphasis on financial literacy. She has volunteered with Junior Achievement and Women's Initiative for Self-Employment. She is Past President, former Programs Chair and a current member of the Programs Committee for the Financial Planning Association of San Francisco and a member of the CFA Society of San Francisco. She's an Advisory Board member of the Bay Area Financial Education Foundation. Her education includes both a BA and an MBA from UC Berkeley.

Ms. Steinhofer has no legal or disciplinary events to report.

Requirements for State-Registered Advisers

Arbitration Claims:	None
Self-Regulatory Organization or Administrative Proceedings:	None

TANYA STEINHOFER
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BROCHURE SUPPLEMENT (FORM ADV part 2B)

January 1, 2019

This brochure supplement provides information about Tanya Steinhofer that supplements the RGWM Brochure. You should have received a copy of that Brochure. Please contact Tanya Steinhofer if you did not receive RGWM's Brochure or if you have any questions about the contents of this supplement.

Additional information about Tanya Steinhofer is available on the SEC's website at www.adviserinfo.sec.gov. Ms. Steinhofer's CRD number is 4012338.

Tanya K. Steinhofner (born 1970) is the sole Principal of RGWM. She is a Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA) charter holder with almost 20 years of diverse investment industry experience, including expertise in real assets (e.g., real estate, commodities) and sustainable/socially responsible investing (SRI).

Her prior experience includes several years as a Senior Research Analyst and Investment Advisor at Wetherby Asset Management, a San Francisco-based, independent wealth management firm. She began her investment career as an equity research analyst covering real estate investment trusts (REITs), first on the sell-side for Goldman Sachs in New York and then on the buy-side for a dedicated REIT money manager.

In addition to her professional experience, she is an active non-profit volunteer, with an emphasis on financial literacy. She has volunteered with Junior Achievement and Women's Initiative for Self-Employment. She is Past President, former Programs Chair and a current member of the Programs Committee for the Financial Planning Association of San Francisco and a member of the CFA Society of San Francisco. She's an Advisory Board member of the Bay Area Financial Education Foundation and Money Quotient. Her education includes both a BA and an MBA from UC Berkeley.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- To earn the CFA charter, you must successfully pass through the CFA Program, a graduate-level self-study program that combines a broad curriculum with professional conduct requirements, culminating in three sequential exams.
- Completing the CFA Program exams can take as little as 18 months, but on average, it takes about four years to earn a CFA charter. Successful candidates report spending an average of 300 hours preparing for each exam.
- Successful completion of all three exam levels of the CFA Program. These three exams, each taking approximately 6 hours to complete, must be completed sequentially.
- The Level I exam is offered twice a year, in June and December. The Level II and III exams are offered once a year, in June.
- Have 48 months of acceptable professional work experience in the investment decision-making process.

- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute (www.cfainstitute.org).

Certified Financial Planner™ Qualifications and Requirements

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 the Certified Financial Planner Board of Standards, Inc.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the designation. 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 73,000 individuals have obtained the CFP® certification in the United States.

The following are the CFP® certification requirements as of 1/1/2016 and may not be the qualifications in place when the credential is obtained:

- **Education** – Complete an advanced college-level course of study addressing the financial planning areas that CFP® Board’s studies have determined necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from regionally accredited United States college or university. CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- **Experience** – Complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2000 hours per year).
- **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.
- **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 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

Tanya Steinhofer is required to disclose all material facts regarding any legal or disciplinary events what would be material to your evaluation of her and her firm: Tanya Steinhofer has not been involved in any criminal or civil action, administrative proceedings, or self-regulatory organization proceedings. Neither has Tanya Steinhofer been involved in any proceedings in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

Tanya Steinhofer has no other business activities to report.

Additional Compensation

Tanya Steinhofer receives no compensation other than those described above.

Supervision

Tanya Steinhofer is the only investment advisory employee of RGWM and as such, she supervises her own work. There is no other supervision of Ms. Steinhofer’s work.

Requirements for State-Registered Advisors

Tanya Steinhofer is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of her and her firm. She has not had an arbitration claim, been found liable in any civil, self-regulatory organization or administrative proceeding, or been the subject of a bankruptcy petition.