



## Item 1 – Cover Page

---

**Ehlert Financial Group, Inc.**

**103 Schelter Road, Suite 10**

**Lincolnshire, IL 60069**

**847-522-8080**

**[www.ehlertfinancialgroup.com](http://www.ehlertfinancialgroup.com)**

**January 09, 2024**

This Brochure provides information about the qualifications and business practices of EHLERT FINANCIAL GROUP, INC. (EFG). If you have any questions about the contents of this Brochure, please contact us at [mehlert@ehlertfinancialgroup.com](mailto:mehlert@ehlertfinancialgroup.com) or 847-522-8080. 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.

EHLERT FINANCIAL GROUP, INC. 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 EHLERT FINANCIAL GROUP, INC. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

---

On July 28, 2010, the United State 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 09, 2024 is an update of our original Firm Brochure dated March 28, 2013.

### **Material Changes since the Last Update**

01/09/2024: There are no material changes since the last update.

---

### **Full Brochure Available**

Currently, our Brochure may be requested by contacting our Office Manager at 847-522-8080 ext. 241 or [ADV@ehlertfinancialgroup.com](mailto:ADV@ehlertfinancialgroup.com). Brochure is also available on our web site [www.ehlertfinancialgroup.com](http://www.ehlertfinancialgroup.com), free of charge.

Additional information about EHLERT FINANCIAL GROUP, INC. is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with “EFG” who are registered, or are required to be registered, as investment advisor representatives of “EFG”.

## Item 3 – Table of Contents

---

Item 1 – Cover Page.....	1
Item 2 – Material Changes.....	2
Item 3 – Table of Contents.....	3
Item 4 – Advisory Business .....	4
Item 5 – Fees and Compensation .....	6
Item 6 – Performance-Based Fees and Side-By-Side Management.....	9
Item 7 – Types of Clients .....	9
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....	10
Item 9 – Disciplinary Information .....	11
Item 10 – Other Financial Industry Activities and Affiliations .....	11
Item 11 – Code of Ethics.....	13
Item 12 – Brokerage Practices .....	13
Item 13 – Review of Accounts.....	14
Item 14 – Client Referrals and Other Compensation.....	14
Item 15 – Custody .....	15
Item 16 – Investment Discretion.....	16
Item 17 – Voting Client Securities.....	16
Item 18 – Financial Information .....	16

## Item 4 – Advisory Business

---

Ehlert Financial Group (EFG) was established in 1990 to serve the needs of families who were looking for overall objective financial planning for their future. Over the years, we have expanded to include business planning, special needs life care planning, wealth strategy and insurance solutions. We have found that our Clients depend on us to find them solutions, "no matter what". If we cannot find the answers, we consider it our job to find a resource to help our Clients with their concerns.

Our practice is generally focuses on three core Client groups:

- The emotionally-charged, intricate planning situations for families with special needs children and adults. We work very closely with our sister company, Protected Tomorrows.
- Individuals and families who have been faced with diversity issues and who appreciate advice delivered with fairness, empathy, and a unique brand of understanding.
- People struggling with an uncertain financial future – be it their retirement, caring for their parents, divorce, death of a spouse, funding their children’s education or determining how to transfer their legacy.

Ehlert Financial Group is solely owned by Mary Anne Ehlert, CFP®.

These services include the following:

### **Comprehensive Financial Planning**

Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and investment strategies. Planning may also include charitable planning as well as other areas that may be of importance to the Client. EFG employs fundamental, long-term financial planning and investment strategies, although other investment strategies may be employed as requested. There are no minimums imposed by EFG for the size of investment held or net worth of its Clients. In specific cases, at the Client’s request, EFG may be engaged to provide scheduled or periodic reviews of the Client’s investment holdings, e.g. on a quarterly basis.

### **Specific Consulting Services**

Upon request, specific consulting services may be provided to individual clients who do not want or need a comprehensive plan. These services may consist of providing investment

review of investment portfolios, risk analysis or specific retirement analysis.

## **ADVISORY SERVICES – CRITERIA FOR INVESTMENT**

All investments currently held by the Client are researched to determine their appropriateness in achieving the stated goals of the Client. All relevant fundamental information such as economic conditions, earnings, industry outlook, politics, historical data, general level of interest rates, tax benefits, and inflation outlook is used in the analysis. While the plan will make generic recommendations for future investment, EFG may evaluate specific investments upon request. These recommendations are not limited to the securities offered by any particular broker-dealer.

Implementation of planning recommendations is strictly at the discretion of the Client. Recommendations may include using EFG ongoing portfolio review or consulting services or using the services of one or more separate account managers.

EFG also provides advice on matters not involving securities, including retirement planning, estate planning, and planning for persons with special needs.

## **MANAGEMENT OF CLIENT ASSETS**

As of December 31, 2023, the amount of Client assets managed on a discretionary basis is \$0.00. Client assets managed on a non-discretionary basis are \$0.00.

## Item 5 – Fees and Compensation

---

Fees are based on the type of service requested. All fees are subject to negotiation. The types of service-related fees are as follows:

### **Comprehensive Financial Planning Program Fees**

EFG offers personalized financial planning consultation services to its clients. Financial planning consultation services may include advice on the following topics:

- Financial planning and analysis
- Personal risk management review
- Casualty insurance
- Retirement planning
- Special needs planning
- Asset allocation
- Estate Analysis
- Tax planning analysis

The fee for this service will be negotiable and will not exceed \$500/hour. At the time the client enters into a financial planning agreement with EFG, he/she will be informed of the services to be provided and the estimated fee due. The actual fee may be lower or higher than the estimated amount. The client is informed in advance if any adjustments from the estimate are required.

A written financial plan may include advice on the bulleted topics above. The fee for a financial plan varies depending upon the complexity of the client's financial circumstances and the analysis that the client desires. The recommendations provided to clients will be valid as of the date(s) provided and will not be valid for any period beyond that (those) dates. It is possible that because of differing client needs and circumstances, recommendations made to any one client may be contrary to recommendations made to other clients.

To the extent that a recommendation is made to implement the plan through other products or services offered by EFG, a conflict of interest may exist between the interests of EFG and the interest of the client. The client is under no obligation to act upon the recommendations. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through EFG or any other investment adviser recommended by EFG.

Fees typically range from \$1200 for a simple allocation and retirement plan for a single person or couple with no dependents or extended family, to \$25,000 for a plan that covers planning for several generations of family members, including planning for the immediate, short-term, and long-term needs of persons with special needs. As the financial requirements of individuals and families vary greatly from person to person, there is no fixed schedule of fees. The planning fee will directly reflect the overall complexity of the plan and the skill level of the EFG staff needed to complete the plan. Fees may be either paid quarterly in advance or the Client may pay a retainer (the amount of which to be determined with the Client), with a balance due upon presentation of the plan. Retainers will typically be required for clients who do not elect the quarterly billing option. The amount of the retainer will be negotiated with the Client and will typically not exceed 50% of the estimated fee. No Client is required to pay any fee more than 6 months in advance.

### **Specific Consulting Service Fees**

EFG offers consulting services to individual clients, which may consist of providing investment portfolio review, or other specifically defined services. Consulting services will be billed at an hourly rate of up to \$500, subject to negotiation, based on the level of expertise of the person(s) involved in the project. Consulting services may also be provided on a fixed fee basis\* as negotiated with the client. Charges for consulting services will be billed to the clients.

Consulting services provided include but are not limited to:

- Financial analysis	\$200/hour
- Retirement planning	\$200/hour
- Risk management analysis	\$200/hour
- Securities analysis	\$250/hour
- Special needs consulting	\$300/hour
- Insurance coverage analysis	\$150/hour
- Financial goal setting	\$150/hour
- Option analysis	\$300/hour
- Estate plan analysis	\$300/hour

\* Fixed fees would vary with the complexity of the situation and the amount of time involved.

Level of complexity would depend on but not limited to the following situations:

- Type of account (Trust, Estate, Partnerships, etc.)
- Dollar amount involved
- Special needs of advisory client(s)
- External referrals and consultations



## **PAYMENT OF FEES**

The manner in which fees are charged and collected are dependent on the type of service selected. These are described in each section above in detail.

- Planning Fees are typically paid quarterly in advance.
- Specific Project Fees are hourly and billed as earned.
- Ongoing Portfolio Development and Consulting Fees are charged hourly and invoiced at the end of each calendar quarter.

Hourly fees are projected in advance for a project. At the time the client enters into the agreement with EFG, he/she will be informed of the services to be provided and an estimate of the hours for the project and the corresponding fee. The actual fee may be lower or higher than the estimated amount and will be billed at the conclusion of the financial service. The client is notified in advance if the hourly time billed will be greater than the estimate.

Prior to the effective date of any change in fees, EFG will notify the Client in writing. The Client has the option of terminating his or her agreement with EFG before the effective date of the increase.

## **FEES AND OTHER EXPENSES**

In addition to the fees described below, Clients may bear other costs associated with investments or accounts including but not limited to:

- Custodial charges, brokerage fees, commissions and related costs;
- Interest expenses;
- Taxes, duties and other governmental charges;
- Deferred sales charges;
- Odd-lot differentials;
- Transfer and registration fees or similar expenses;
- Costs associated with foreign exchange transactions;
- Other portfolio expenses; and
- Costs, expenses, and fees (including, investment advisory and other fees charged by investment advisers with, or funds in, which the Client's account invests) associated with products or services that may be necessary or incidental to such investments or accounts.

With respect to such services (which may include, but are not limited to, custodial, securities lending, brokerage, futures, banking, consulting, or third-party advisory services), each Client will be required to establish business relationships with relevant service providers or other counterparties based on the Client's own credit standing.

## **PRE-PAYMENT OF FEES**

Fees are typically billed quarterly. No fee will be payable six or more months in advance of the services rendered. In the event of the termination of a relationship, unearned fees, if any, paid in advance will be refunded to the Client. To the extent fees have been earned but not yet billed, such fees will be pro-rated and paid by the Client upon termination.

## **GENERAL INFORMATION ON FEES:**

In certain circumstances, all fees and account minimums may be negotiable.

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

---

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

## **Item 7 – Types of Clients**

---

EFG provides financial planning services and portfolio review services to individuals, high net worth individuals, corporate pension and profit-sharing plans, trusts, estates or charitable organizations, and corporations or business entities not otherwise specified.

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

---

In general, EFG seeks to review diversification of investment portfolios while balancing our Clients' time horizon, risk tolerance, flexibility requirements, and other investment constraints. The EFG investment review process uses broad diversification, systematic portfolio risk management and regular rebalancing to maintain the investment objectives of the Client. The main sources of information are financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, mutual fund and private fund prospectuses, filing with the Securities and Exchange Commission, and corporate press releases.

EFG's investment strategies primarily involve long-term purchases (securities held at least one year) and short-term purchases (securities sold within one year). These may extend to exchange – listed, over-the-counter and foreign securities, corporate, municipal, and foreign and US government debt securities, including those guaranteed by such government or issued by their agencies. It may also include certificates of deposit and mutual fund shares. Not all of these strategies are appropriate for all Clients; only those strategies believed to be suitable will be utilized in any given Client or advisory program. It is anticipated that there may be a substantial degree of uniformity in Client portfolios of the same investment style as a result of common investment objectives of the Clients who have selected that style.

### MATERIAL RISKS

Client investments are subject to a number of risks, including the risk that security prices may decline over short or even extended periods, adverse economic, political or financial market conditions, and interest rate increases. The following types of risks may significantly affect the performance of a Client's investment portfolio:

***Liquidity Risk:*** the risk that a particular investment may be difficult to purchase or sell and that the Client may be unable to sell illiquid securities at an advantageous time or price or achieve its desired level of exposure to a certain sector.

***Equity Risk:*** the risk that the value of equity securities, such as common stocks and preferred stocks, may decline due to general market conditions which are not specifically related to a particular company or to factors affecting a particular industry or industries. Equity securities generally have greater price volatility than fixed income securities.

***Foreign Securities Risk:*** the risk that adverse legal, political, or economic developments, as well as international trade, trade barriers, and exchange controls may adversely affect companies located in such countries.

**Management Risk:** the risk that the investment techniques and risk analyses applied by EFG will produce the desired results and that legislative, regulatory, or tax developments may affect the investment techniques available to EFG and the individual portfolio program in connection with managing the Client accounts. There is no guarantee that the investment objectives of the Clients will be achieved.

**Interest Rate Risk:** the risk that fixed income securities will decline in value because of an increase in interest rates; a Client account with longer average portfolio duration will be more sensitive to changes in interest rates than a fund with shorter average portfolio duration.

**Credit Risk:** the risk that a Client could lose money if the issuer or guarantor of a fixed income security, or the counterparty to a derivative contract, is unable or unwilling to meet its financial obligations.

**High Yield Risk:** the risk that high yield securities and unrated securities of similar credit quality (commonly known as “junk bonds”) are subject to greater levels of credit and liquidity risks. High yield securities are considered primarily speculative with respect to the issuer’s continuing ability to make principal and interest payments.

**Real Estate Risk:** the risk that a Fund’s investment in Real Estate Investment Trusts (“REITs”) or real estate-linked derivative instruments will subject the Clients to risks similar to those associated with direct ownership of real estate, including losses from casualty or condemnation, and changes in local and general economic conditions, supply and demand, interest rates, zoning laws, regulatory limitations on rents, property taxes and operating expenses. A Client’s investments in REITs or real estate-like derivative instruments subject it to management and tax risk.

## 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 EFG or the integrity of EFG’s management. The firm and its employees have not been involved in any legal or disciplinary events related to past or present investment activities that could impact your decision to hire us. We try to always maintain a culture of compliance from the top down.

## Item 10 – Other Financial Industry Activities and Affiliations

---

EFG is a registered investment adviser. Financial planning activities are conducted through this entity. The principal executive officer of EFG is also an investment advisor with Forum Financial Management LP. Other persons associated with EFG may be investment

advisors with Forum Financial Management LP.

Any financial planning, consultation or advice furnished by EFG and any fee or charge made for such service is not in any way connected to Forum Financial Management LP or any of its affiliates.

The principal executive officer and other persons associated with EFG are separately licensed as insurance agents or brokers for various insurance companies. These individuals may purchase insurance for any Client for separate and typical compensation. No Client is obligated to use these individuals to purchase insurance.

While acting as an investment advisor representative of EFG or Forum Financial Management LP, accounts are either referred to outside Registered Investment Advisers or portfolios are reviewed directly on a continuous basis.

While these individuals endeavor at all times to put the interest of the Clients first as part of EFG's fiduciary duty, Clients should be aware that the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of these individuals when making recommendations.

The principal executive officer is also the President of Protected Tomorrows, Inc., a firm that provides methods and tools to professionals who work with families with a family member with disabilities. EFG may also provide special needs planning and consulting services that do not involve advice about securities. These services are provided for separate and typical compensation.

The principal executive officer is also President of LifeCare Design Studio, LLC, an architecture company that provides residential solutions to families with a family member with disabilities.

The principal executive officer is also a member of several boards of directors of non-profit organizations, including the Foundation Board of Special Olympics Illinois, the Board of Cornelia de Lange Syndrome Assn, the Advisory Board of Tails for Life and the Advisory Counsel of Integrative Touch for Kids.

These individuals may spend as much as 40% of their time with all of these related activities.

## Item 11 – Code of Ethics

---

EFG has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its Clients. The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at EFG must acknowledge the terms of the Code of Ethics annually, or as amended.

EFG anticipates that, in appropriate circumstances, consistent with Clients' investment objectives, it will cause accounts over which EFG has review authority to effect, and will recommend to investment advisory Clients or prospective Clients, the purchase or sale of securities in which EFG, its affiliates and/or Clients, directly or indirectly, have a position of interest. EFG's employees and persons associated with EFG are required to follow EFG's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of EFG and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for EFG's Clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of EFG will not interfere with (i) making decisions in the best interest of advisory Clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of EFG's Clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to Client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as Clients, there is a possibility that employees might benefit from market activity by a Client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between EFG and its Clients.

EFG's Clients or prospective Clients may request a copy of the firm's Code of Ethics by contacting our Office Manager, at 847-522-8080 ext. 241 or [ADV@ehlertfinancialgroup.com](mailto:ADV@ehlertfinancialgroup.com).

## Item 12 – Brokerage Practices

---

The principal executive officer of EFG is not separately registered as a representative of any broker.

EFG will neither place trades for nor recommend brokers to Ongoing Portfolio Consulting Services Clients. These Clients have elected to place their own trades with brokers of their own choosing.

## Item 13 – Review of Accounts

---

### FREQUENCY AND NATURE OF REVIEW

Personnel of EFG review Client accounts regularly depending upon the type of service provided.

- **Comprehensive Financial Planning** – Accounts are reviewed annually or as contracted for at the inception of the advisory relationship.
- **Consulting Services including Portfolio Development** – The securities are reviewed at least annually, with more frequent reviews for active portfolios.

EFG's President supervises all reviews.

### FACTORS PROMPTING A NON-PERIODIC REVIEW OF ACCOUNTS

From time to time, circumstances and event necessitate EFG's review of Client accounts and situations in between regular reviews. These include significant market events, extraordinary change in the price of a security held by one or more Clients and highly irregular account activity.

### CONTENT AND FREQUENCY OF REGULAR ACCOUNT REPORTS

Clients will receive regular reports from their broker-dealers and/or custodians.

## Item 14 – Client Referrals and Other Compensation

---

### ADDITIONAL COMPENSATION

From time to time, EFG personnel receive invitations that involve entertainment, travel and other benefits from companies who provide services directly and indirectly to Clients. EFG recognizes that it has a duty to act solely for the benefit of the Clients.

Accepting gifts and entertainment can cause a conflict of interest, or the appearance of a conflict between personal interest and professional responsibility. EFG's culture is to never accept gifts or entertainment from any service provider or any person the associate has reason to believe may be seeking to influence business decisions or transactions. Receipt by EFG personnel of travel, entertainment, gifts and other gratuities could have the result of influencing such personnel and EFG to favor such service providers over other service providers that might provide superior services to Clients at lower costs.

EFG personnel are subject to a gifts and entertainment policy that is designed to address the conflicts of interest. EFG personnel are not permitted to either give to or receive gifts from Clients, service providers or other business-related parties that have a total annual cumulative value greater than \$100. Generally acceptable items are those promotional



items (t-shirts, pens, coffee mugs, etc.) that are imprinted with a company logo, and other items of nominal value. Participating in lunches, dinners or social events hosted by service providers or business-related outside entities is acceptable if it does not represent a conflict of interest or impropriety, and the general value is within policy limits.

EFG's President was formerly associated with Vestor Capital Corporation. Vestor Capital Corporation still provides investment advice to certain EFG Clients and EFG receives separate and typical compensation from Vestor Capital Corporation for this service.

For programs where EFG is serving as a solicitor or sub-adviser, typical compensation is received.

## Item 15 – Custody

---

EFG does not take custody of Client assets. Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. EFG urges its Clients to carefully review such statements and compare such official custodial records to the reports that EFG may provide to Client. EFG's reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## **Item 16 – Investment Discretion**

---

EFG does not take discretionary authority over a Client's account at any time.

## **Item 17 – Voting Client Securities**

---

As a matter of firm policy and practice, EFG does not have any authority to and does not vote proxies on behalf of advisory Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in Client portfolios. EFG may provide advice to Clients regarding the Clients' voting of proxies.

## **Item 18 – Financial Information**

---

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about EFG's financial condition. EFG 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.

**Brochure Supplement**  
**Form ADV Part 2B**  
**Dated: January 09, 2024**

---



**Ehlert Financial Group, Inc.**

**103 Schelter Road**

**Suite 10**

**Lincolnshire, IL 60069**

**Telephone: (847) 522-8080**

**Fax: (847) 522-8081**

**Email: [info@ehkertfinancialgroup.com](mailto:info@ehkertfinancialgroup.com)**

**Website: [www.ehkertfinancialgroup.com](http://www.ehkertfinancialgroup.com)**

This brochure supplement provides information about the education, qualifications and business experience of the supervised persons of Ehlert Financial Group, Inc. You should have received a copy of that brochure. If you have any questions about the contents of this brochure supplement or have not received a copy of Ehlert Financial Group, Inc.'s brochure, please contact us at 847-522-8080 or by email at [ADV@ehkertfinancialgroup.com](mailto:ADV@ehkertfinancialgroup.com). The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission ("SEC"), or by any state securities authority.

Additional information about the supervised persons (listed below) of Ehlert Financial Group, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

---

**Supervised Persons**

Mary Anne Ehlert, CFP®

## Education and Business Standards

---

Ehlert Financial Group, Inc. requires that any employee whose function involves determining or giving investment advice to Clients must possess the following credentials:

- Have two or more years of investment experience and/or graduate business degree;
- Hold the Series 65 Investment Adviser Representative license or its equivalent;
- Be properly licensed for all advisory activities in which they are engaged.

## Professional Certifications

---

Employees have earned certifications and credentials that are required to be explained in further detail.

### **CFP<sup>®</sup> - Certified Financial Planner**

Issued by: Certified Financial Planner Board of Standards, Inc.

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

**Educational Requirements:** Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

**Examination Type:** CFP Certification Examination

**Continuing Education/Experience Requirements:** 30 hours every 2 years

### **CPA - Certified Public Accountant**

Issued by: Illinois Department of Financial and Professional Regulation (IDFPR)

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university with at least 150 semester hours of college credit, and
- At least 24 semester hours of accounting coursework.

**Examination Type: Uniform CPA Exam comprised of 4 Exams:**

- Auditing and Attestation (AUD)
- Business Environment and Concepts (BEC)
- Financial Accounting and Reporting (FAR)
- Regulation (REG)

### **CA - Chartered Accountant**

Issued by: The Institute of Chartered Accountants Scotland

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university,
- Completion of a CA training contract with an accredited training provider, and
- At least 450 days' relevant work experience.

**Examination Type: Chartered Accountancy comprised of 3 stages of exams (9 exams total) over 3 years:**

- Test of Competence (TC)
- Test of Professional Skills (TPS)
- Test of Professional Expertise (TPE)

**Ongoing Professional Development:** Annual Continuing Professional Development with attestation

# MARY ANNE EHLERT, CFP®

## CEO and Founder

---

### **Date of Birth**

May 4, 1950

### **Educational Background:**

Attended 2 year program in Computer Science at Harper College  
College for Financial Planning FP Professional Education Program,  
Attended Business Administration curriculum at Loyola University  
Professional Designations: CFP®  
Securities Licenses: Series 65

### **Business Experience:**

Mary Anne Ehlert founded Ehlert Financial Group in January 1990. She is the CEO of the firm. Ms. Ehlert's primary responsibility is overall management of the firm and oversight of all investment advisers. Prior to founding Ehlert Financial Group, Ms. Ehlert was Vice President, Distribution Finance Business with Citicorp. She also served in various management roles for Heller Financial, Deutsche Bank Credit Corporation, Weiland Computer Group, and A.C. Nielsen.

### **Disciplinary Information**

None

### **Other Professional Activities**

Mary Anne Ehlert is a registered investment advisor with Forum Financial Management, LP. When appropriate, Ms. Ehlert may recommend that you use the investment advisory services of Forum Financial Management, LP. If you utilize the advisory services of Ms. Ehlert through Forum Financial Management, LP, she may receive additional fees or other compensation in her capacity as an investment advisor representative. These fees would be in addition to any fees charged for the advisory services provided through Ehlert Financial Group, Inc.

Ms. Ehlert founded Protected Tomorrows in May 2002 and currently serves as President. Ms. Ehlert is the President of Wallace Partnership, LLC, Protected Tomorrows Charities, NFP, and LifeCare Design Studio, LLC. She has been involved with various charitable organizations and currently serves on the Foundation Board of Special Olympics Illinois, the Board of Cornelia de Lange Syndrome Assn, the Advisory Board of Tails for Life and the Advisory Counsel of Integrative Touch for Kids.

Ms. Ehlert is separately licensed as an independent insurance agent. In this capacity, she can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Ehlert for insurance-related activities. This presents a conflict of interest because Ms. Ehlert may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm

### **Additional Compensation**

Please refer to the Other Professional Activities section above for the disclosures on Ms. Ehlert's receipt of additional compensation as a result of her other business activities.

Also, please refer to Fees and Compensation section and the Client Referrals and Other Compensation section of Forum Financial Management, LP's firm brochure for additional disclosures on this topic.

### **Supervision By**

Mary Anne Ehlert is the Chief Executive Officer and Chief Investment Officer of Ehlert Financial Group, Inc. and oversees the firm's Financial Advisors. Ms. Ehlert adheres to the Firm's Compliance Policies & Procedures Manual and Code of Ethics.

Ms. Mary Anne Ehlert, 1-847-522-8080

### **Requirements for State-Registered Advisers**

Ms. Ehlert has not been involved in any disciplinary actions or bankruptcy proceedings.

---