

This brochure supplement provides information about Jeffrey Michael Gough that supplements the Saling Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Jeffrey Michael Gough if you did not receive Saling Wealth Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Michael Gough is also available on the SEC's website at www.adviserinfo.sec.gov.

Saling Wealth Advisors
Form ADV Part 2B – Individual Disclosure Brochure
for
Jeffrey Michael Gough
Personal CRD Number: 5155592
Investment Adviser Representative

Saling Wealth Advisors
9750 Ormsby Station Road, Suite 102
Louisville, KY 40223
(502) 805-3000
jeff@salingadvisors.com

UPDATED: 04/17/2020

Item 2: Educational Background and Business Experience

Name: Jeffrey Michael Gough **Born:** 1985

Educational Background and Professional Designations:

Education:

Doctorate Economics, Florida State University - 2014

Masters Economics, Florida State University - 2013

Bachelors Economics, Bellarmine University - 2006

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

05/2018 – Present	Investment Adviser Representative Saling Wealth Advisors
12/2014 – 05/2018	Financial Planner JJB Hilliard, WL Lyons, LLC
08/2011 – 12/2014	Graduate Assistant Florida State University
08/2010 – 08/2011	Student Indiana University Southeast
04/2008 – 08/2010	Financial Paraplanner JJB Hilliard, WL Lyons, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Jeffrey Michael Gough is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Jeffrey Michael Gough does not receive any economic benefit from any person, company, or organization, other than Saling Wealth Advisors in exchange for providing clients advisory services through Saling Wealth Advisors.

Item 6: Supervision

As a representative of Saling Wealth Advisors, Jeffrey Michael Gough is supervised by Emily Saling, the firm's Chief Compliance Officer. Emily Saling is responsible for ensuring that Jeffrey Michael Gough adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Emily Saling is (502) 805-3000.