



Part 2B of Form ADV: *Brochure Supplement*

Melissa Banaszak
Marc J. Eichberg
Arwa Haider Hanna
Christopher K. Ingham
Kenneth G. Ingham
Jennifer Ingham-Shelley
Todd J. Levy
Ralph J. Lindblom
Jason R. McCloud
Heidi Lee Miller
Alberto Mario Munoz

Ingham Retirement Group
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Suite 1512
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305-671-2200

6/1/2018

This brochure supplement provides information about the individuals listed above that supplements the Ingham Retirement Group brochure. You should have received a copy of that brochure. Please contact Andrew R. Newman 305-671-2200 if you did not receive Ingham Retirement Group's brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) listed above is available on the SEC's website at www.adviserinfo.sec.gov

Melissa Banaszak, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Emmanuelle Melissa Banaszak **Born:** 1985

Education

- University of Miami; BBA, International Finance & Marketing, English, Cum Laude; 2006

Business Experience

- Ingham Retirement Group; Investment Analyst; from 2007 to Present

Designations

- **Series 65; FINRA; 2010**

The Series 65 is a securities license required by most U.S. states for individuals who act as investment advisors. The Series 65 exam, called the Uniform Investment Adviser Law Examination, covers laws, regulations, ethics and topics such retirement planning, portfolio management strategies and fiduciary responsibilities.

Item 3: Disciplinary Information

Ms. Banaszak has no reportable disciplinary history.

Item 4: Other Business Activities

Ms. Banaszak, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. There are no conflicts of interest nor does Ms. Banaszak earn any additional compensation from these clients for providing these services.

Item 5: Additional Compensation

Ms. Banaszak does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

Supervisor: Todd J. Levy

Title: AIFA, QKA, Chief Investment Officer

Phone Number: (305) 671-2200

Todd J. Levy and other individuals as designated regularly review the accounts for which Ms. Banaszak provides Investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Marc J. Eichberg, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Marc J. Eichberg **Born:** 1957

Education

- University of Miami; BBA, Accounting; 1979

Business Experience

- Ingham Retirement Group; Principal & Pension Consultant; from 1991 to Present

Designation

Marc J. Eichberg has earned the following designation(s) and is in good standing with the granting authority:

- CPA; Florida Institute of Certified Public Accountants; 1981

This designation is offered by the Florida Division of Certified Public Accounting. To obtain the CPA designation candidates must pass all four parts of the CPA Examination and have one year work experience under the supervision of a licensed CPA. Candidates must complete 150 credit hours with at least 36 hours in several core accounting areas.

- CPA; American Institute of Certified Public Accountants; 1982

Item 3: Disciplinary Information

Mr. Eichberg has no reportable disciplinary history.

Item 4: Other Business Activities

Certain investment products may pay commissions to registered representatives. While receiving commissions might provide an incentive to recommend products based on the compensation received, rather than on the client's needs, Ingham Retirement Group avoids any conflict by reducing or offsetting asset based fees charged to the Client. Mr. Eichberg, as a shareholder in Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Eichberg sometimes earns additional compensation from Ingham Retirement Group in connection with providing these services to Clients.

Item 5: Additional Compensation

Mr. Eichberg does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

Supervisor: Kenneth G. Ingham

Title: President & CEO

Phone Number: (305) 671-2200

Kenneth G. Ingham and other individuals as designated regularly review the accounts for which Mr. Eichberg provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Ingham directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Arwa Haider Hanna, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Arwa Haider Hanna **Born:** 1969

Education

- Hope College; B.S., Mathematics and Business Administration; 1991
- Western Michigan University; M.S.E., Industrial Engineering; 1994

Business Experience

- Merrill Lynch, Brokerage Firm, Financial Consultant, 1995 to 2000
- Horwitz & Associates, Investment Advisory, Associate Financial Consultant/Registered Representative, 2010 to 2011
- Ingham Retirement Group, Investment Advisor Representative, 2011 to Present

Designations

- Certified Financial Planner

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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.

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; and

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.

Item 3: Disciplinary Information

Arwa Haider Hanna has no reportable disciplinary history.

Item 4: Other Business Activities

There are no conflicts of interest nor does Ms. Hanna earn any additional compensation from clients.

Item 5: Additional Compensation

Ms. Hanna does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6: Supervision

Supervisor: Kenneth G. Ingham

Title: President & CEO

Phone Number: (305) 671-2200

Kenneth G. Ingham and other individuals as designated regularly review the accounts for which Ms. Hanna provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Ingham directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Christopher K. Ingham, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Christopher Kenneth Ingham **Born:** 1993

Education

- University of Mississippi; B.S., Bachelors in Business Administration; 2016

Business Experience

- Fidelity Investments; Financial Representative; July 2016 to July 2017
- Fidelity Investments; Workplace Planning and Guidance Representative; July 2017 to April 2018.

Designations

Christopher K. Ingham has earned the following designation(s) and is in good standing with the granting authority:

- SERIES 7

A Series 7 license qualifies a candidate for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

- SERIES 66

Series 66 is an exam administered by the Financial Industry Regulatory Authority (FINRA). Successful completion of the Series 66 exam is equivalent to successful completion of both the Series 63 and Series 65 exams. The Series 66, also known as the North American Securities Administrators Association (NASAA) Uniform Combined State Law Examination, was created to qualify candidates as both securities agents and investment advisor representatives.

Item 3: Disciplinary Information

Christopher K. Ingham has no reportable disciplinary history.

Item 4: Other Business Activities

A. Investment-Related Activities

1. Christopher K. Ingham is not engaged in any other investment-related activities.
2. Christopher K. Ingham does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Christopher K. Ingham is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5: Additional Compensation

Christopher K. Ingham does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6: Supervision

Supervisor: Todd J. Levy

Title: AIFA, QKA and Chief Investment Officer

Phone Number: 305-671-2200

Todd J. Levy regularly reviews the accounts for which Christopher K. Ingham provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and individual client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee managers are held on a continuous ongoing basis.

Kenneth G. Ingham, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Kenneth G. Ingham **Born:** 1948

Education

- University of Miami; BBA, Business Administration; 1971

Business Experience

- Ingham Retirement Group; President & CEO; from 1990 to Present

Designations

Kenneth G. Ingham has earned the following designations and is in good standing with the granting authority:

- Enrolled Actuary; Joint Board for the Enrollment of Actuaries; 1976

An Enrolled Actuary is any individual who has satisfied the standards and qualifications as set forth in the regulations of the Joint Board for the Enrollment of Actuaries as, amended, and who has been approved by the Joint Board to perform actuarial services required under the Employee Retirement Income Security Act of 1974 (ERISA).

- MSPA; Member of the American Society of Pension Actuaries; 1976

Applicants successfully completing the three examinations required for Enrolled Actuary status [A-1 (EA-1), A-2 (EA-2A) and A-3 (EA-2B)] with at least three years retirement plan related experience may apply for the MSPA credential.

- M.A.A.A.; Member of the American Academy of Actuaries; 1979

Must be a member in one or more of the following: Associateship in the Casualty Actuarial Society, associateship in the Society of Actuaries, M.S.P.A. or F.S.P.A. in the American Society of Pension Professionals and Actuaries, membership in the Conference of Consulting Actuaries or enrolled actuary status under Title 3, Section C of the Employee Retirement Income Security Act of 1974.

- AIFA-Accredited Investment Fiduciary Analyst; Center for Fiduciary Studies, University of Pittsburgh - 2006

This designation is offered by the Center for Fiduciary Studies. To obtain the AIFA Designation, candidates must successfully attain the AIF designation which consists of one exam and a three day intensive classroom program, complete a case study and pass an

additional exam. In passing these exams, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

Item 3: Disciplinary Information

Kenneth G. Ingham has no reportable disciplinary history.

Item 4: Other Business Activities

Mr. Ingham receives commissions, bonuses or other compensation on the sale of securities or other investment products. Certain investment products pay commissions to Registered Representatives. While receiving commissions might provide an incentive to recommend products based on the compensation received, rather than on the client's needs, Ingham Retirement Group avoids any conflict by reducing or offsetting asset based fees charged to the Client. Mr. Ingham, as a shareholder in Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Ingham sometimes earns additional compensation from Ingham Retirement Group in connection with providing these services to clients.

Item 5: Additional Compensation

Kenneth G. Ingham does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

As President and Chief Executive Officer, Kenneth G. Ingham reports to the Board of Directors and is responsible for supervision of all employees of the firm. He may be reached at (305) 671-2200.

Jennifer Ingham-Shelley, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Jennifer Ingham-Shelley **Born:** 1975

Education

- University of Virginia; 1994 -1996
- University of Miami; BA, Entrepreneurship, minor in Management & Marketing; 1996 -1998

Business Experience

- Ingham Retirement Group; Client Relationship Manager; from 03/2009 to Present
- Ingham Group; Marketing Coordinator, from 04/2002 to 03/2005

Designations

- AIF; Center for Fiduciary Studies, University of Pittsburgh; 2010

This designation is offered by the Center for Fiduciary Studies. To obtain the AIF Designation, candidates must successfully complete one difficult exam and a two day intensive classroom program. In passing this exam, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

Item 3: Disciplinary Information

Ms. Ingham-Shelley has no reportable disciplinary history.

Item 4: Other Business Activities

Ms. Ingham-Shelley, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. There are no conflicts of interest nor does Ms. Ingham-Shelley earn any additional compensation from these clients for providing these services.

Item 5: Additional Compensation

Ms. Ingham-Shelley does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

Supervisor: Kenneth G. Ingham

Title: President & CEO

Phone Number: (305) 671-2200

Kenneth G. Ingham and other individuals as designated regularly review the accounts for which Ms. Ingham-Shelley provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Ingham directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Todd J. Levy, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Todd J. Levy **Born:** 1974

Education

- Syracuse University; B.A. Finance, Finance; 1996

Business Experience

- Ingham Retirement Group; Investment Consultant; from 2005 to Present

Designations

Todd J. Levy has earned the following designations and is in good standing with the granting authority:

- AIFA; Center for Fiduciary Studies, University of Pittsburgh; 2007

This designation is offered by the Center for Fiduciary Studies. To obtain the AIFA Designation, candidates must successfully attain the AIF designation which consists of one exam and a three day intensive classroom program, complete a case study and pass an additional exam. In passing these exams, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

- QKA; American Society of Pension Actuaries; 2007

Earning ASPPA's QKA credential requires successful completion of the following exams: Retirement Plan Fundamentals Part 1 (RPF-1), Retirement Plan Fundamentals Part 2 (RPF-2), Defined Contribution Administrative Issues – Basic Concepts (DC-1) and Defined Contribution Administrative Issues – Compliance Issues (DC-2). A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QKA examination series to be a candidate for this credential.

Item 3: Disciplinary Information

Mr. Levy has no reportable disciplinary history.

Item 4: Other Business Activities

Mr. Levy, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Levy, as an employee of Ingham Retirement Group, also provides pension

consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Levy sometimes earns additional compensation from Ingham Retirement Group in connection with providing these services to clients.

Item 5: Additional Compensation

Mr. Levy does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

Supervisor: Kenneth G. Ingham

Title: President & CEO

Phone Number: (305) 671-2200

Kenneth G. Ingham and other individuals as designated regularly review the accounts for which Mr. Levy provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Ingham directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Ralph J. Lindblom, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Ralph J. Lindblom **Born:** 1955

Education

- State University College of Cortland; B.S., Political Science; 1977
- University of Houston; Masters of Science in Accountancy, Accounting; 1987

Business Experience

- Ingham Retirement Group; Consultant; from 2000 to Present

Designations

Ralph J. Lindblom has earned the following designation and is in good standing with the granting authority:

- AIF; Center For Fiduciary Studies, University of Pittsburgh; 2005

This designation is offered by the Center for Fiduciary Studies. To obtain the AIF Designation, candidates must successfully complete one difficult exam and a two day intensive classroom program. In passing this exam, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

Item 3: Disciplinary Information

Mr. Lindblom has no reportable disciplinary history.

Item 4: Other Business Activities

Mr. Lindblom, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Lindblom, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Lindblom sometimes earns additional compensation from Ingham Retirement Group in connection with providing these services to clients.

Item 5: Additional Compensation

Mr. Lindblom does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

Supervisor: Kenneth G. Ingham

Title: President & CEO

Phone Number: (305) 671-2200

Kenneth G. Ingham and other individuals as designated regularly review the accounts for which Mr. Lindblom provides investment advisory services to monitor suitability or recommendations and compliance with regulatory and internal procedures. In addition, Mr. Ingham directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Jason R. McLoud, Miami, FL

Item 2 Educational Background and Business Experience

Full Legal Name: Jason R. McLoud **Born:** 1980

Education

- Florida International University; B.S., Business Administration & Marketing; 2003

Business Experience

- Ingham Retirement Group; Investment Advisor; from 02/2017 to Present
- Regions Bank; VP Wealth Management Financial Consultant; from 10/2014 to 02/2017
- Bank of America; AVP Financial Solutions Advisor; from 10/2011 to 08/2014
- Wells Fargo Advisors ; Financial Advisor; from 08/2005 to 09/2011

Designations

Jason R. McLoud has earned the following designation(s) and is in good standing with the granting authority:

- SERIES 7

A Series 7 license qualifies a candidate for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

- SERIES 66

Series 66 is an exam administered by the Financial Industry Regulatory Authority (FINRA). Successful completion of the Series 66 exam is equivalent to successful completion of both the Series 63 and Series 65 exams. The Series 66, also known as the North American Securities Administrators Association (NASAA) Uniform Combined State Law Examination, was created to qualify candidates as both securities agents and investment advisor representatives

- FL Life Health & Variable Annuity (215)

Allows you to sell Fixed and Variable Annuities and all forms of Life, Health and Accident insurance policies representing insurers in Florida.

Item 3 Disciplinary Information

Jason R. McLoud has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Jason R. McLoud is not engaged in any other investment-related activities.
2. Jason R. McLoud does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Jason R. McLoud is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Jason R. McLoud does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Todd J. Levy

Title: AIFA, QKA and Chief Investment Officer

Phone Number: 305-671-2200

Todd J. Levy regularly reviews the accounts for which Mr. McLoud provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and individual client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee managers are held on a continuous ongoing basis.

Heidi Lee Miller, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Heidi Lee Miller **Born:** 1967

Education

- University of New Mexico; Bachelors, Arts and Science and Finance Concentration; 1990

Business Experience

- Ingham Retirement Group; Consultant; from 2007 to Present
- Ingham Retirement Group; Manager; from 1997 to 2007

Designations

Heidi Lee Miller has earned the following designations and is in good standing with the granting authority:

- AIF; Center for Fiduciary Studies, University of Pittsburgh; 2005

This designation is offered by the Center for Fiduciary Studies. To obtain the AIF Designation, candidates must successfully complete one difficult exam and a two day intensive classroom program. In passing this exam, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

- QKA; American Society of Pension Actuaries; 2007

Earning ASPPA's QKA credential requires successful completion of the following exams: Retirement Plan Fundamentals Part 1 (RPF-1), Retirement Plan Fundamentals Part 2 (RPF-2), Defined Contribution Administrative Issues – Basic Concepts (DC-1) and Defined Contribution Administrative Issues – Compliance Issues (DC-2). A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QKA examination series to be a candidate for this credential.

Item 3: Disciplinary Information

Ms. Miller has no reportable disciplinary history.

Item 4: Other Business Activities

Ms. Miller, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. There are no conflicts of interest nor does Ms. Miller earn any additional compensation from these clients for providing these services.

Item 5: Additional Compensation

Ms. Miller does not receive any economic benefit from a non-advisory client for the providing of advisory services.

Item 6: Supervision

Supervisor: Kenneth G. Ingham

Title: President & CEO

Phone Number: (305) 671-2200

Kenneth G. Ingham and other individuals as designated regularly review the accounts for which Ms. Miller provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Ingham directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Alberto Mario Munoz, Miami, FL

Item 2: Educational Background and Business Experience

Full Legal Name: Albert Mario Munoz **Born:** 1981

Education

- Florida International University; BA, Business Administration/International Business; 2006

Business Experience

- Rehmann Wealth Managers/Capital Guardian LLC; Registered representative/Stock broker; from 2011-2014
- Scottrade Inc.; Registered representative/Stock broker; from 2014-2015
- Ingham Retirement Group; Investment Advisor; from 2015 to Present

Designations

Albert Mario Munoz has earned the following designations and is in good standing with the granting authority:

• **Series 7; FINRA; 2011**

A Series 7 license qualifies a candidate for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

• **Series 63; FINRA; 2014**

The Series 63 is a securities license entitling the holder to solicit orders for any type of security in a particular state. Securities agents must acquire the Series 63 license, in addition to a Series 7 to sell securities.

• **Series 65; FINRA; 2017**

The Series 65 is a securities license required by most U.S. states for individuals who act as investment advisors. The Series 65 exam, called the Uniform Investment Adviser Law Examination, covers laws, regulations, ethics and topics such retirement planning, portfolio management strategies and fiduciary responsibilities.

Item 3: Disciplinary Information

Albert Mario Munoz has no reportable disciplinary history.

Item 4: Other Business Activities

A. Investment-Related Activities

1. Albert Mario Munoz is not engaged in any other investment-related activities.
2. Albert Mario Munoz does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Albert Mario Munoz is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5: Additional Compensation

Albert Mario Munoz does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6: Supervision

Supervisor: Todd J. Levy

Title: AIFA, QKA and Chief Investment Officer

Phone Number: 305-671-2200

Todd J. Levy regularly reviews the accounts for which Mr. Munoz provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and individual client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee managers are held on a continuous ongoing basis.