

**BROCHURE SUPPLEMENT**  
**NICHOLAS ENEA, CFP**  
**WFA ASSET MANAGEMENT CORP.**  
**633 E. HENRY CLAY STREET**  
**WHITEFISH BAY, WI 53217**  
**414-727-8181**  
**MARCH 2018**

**Educational Background and Business Experience**

Nicholas Enea, born 01/07/64, holds a Bachelor's Degree in Economics, and a Master's Degree in Economics, from the University of Wisconsin, Milwaukee. Nicholas has over twenty-three years of direct experience in financial analysis and has been directly involved with investment management at WFA since 1994. Nicholas is also a Certified Financial Planner (CFP), and holds NASD series 63, and 65 licenses. Nicholas also holds certifications as a Certified Divorce Financial Analyst (CDFA) and a Certified Divorce Specialist (CDS).

**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 each supervised person providing investment advice. No information is applicable to this Item.

**Other Business Activities-None**

**Additional Compensation-None**

**Supervision-**

"Supervised Person" means any partner, officer, director (or other person occupying a similar status or performing similar functions), or employee of an investment adviser, or other person who provides investment advice on behalf of the investment adviser and is subject to the supervision and control of the investment adviser.

A Code of Ethics (Code) has been adopted by WFA Asset Management Corporation (WFA) to provide principles and rules to all persons whom it has recognized as “supervisory persons,” or “access persons.”<sup>1</sup> Implicit in the acceptance of this authorization is an 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 matters.

WFA’s Oversight Committee will be responsible for general supervision of the firm and is currently comprised of Nicholas Enea- President, and Marilou F. Davido- Vice President. The Oversight Committee will meet on a regular basis, but no less frequently than on an annual basis, to review and address compliance and supervisory issues of the firm.

The Oversight Committee will also review the results of an annual review of the firm’s compliance program. Marilou Davido is designated as the firm’s Chief Compliance Officer (“CCO”) and is responsible for day-to-day compliance matters of the firm.

**This Brochure Supplement provides information about Nicholas Enea that supplements WFA Asset Management Corporation’s Brochure. You should have received a copy of that Brochure. Please contact Nicholas Enea if you did not receive WFA’s Brochure or if you have any questions about the contents of this supplement.**

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<sup>1</sup> Employees, in any capacity, of WFA Asset Management Corporation

**BROCHURE SUPPLEMENT**  
**MARILOU F. DAVIDO, CPA**  
**WFA ASSET MANAGEMENT CORP.**  
**633 E. HENRY CLAY STREET**  
**WHITEFISH BAY, WI 53217**  
**414-727-8181**  
**MARCH 2018**

**Educational Background and Business Experience**

Marilou F. Davido, born 05/14/1979, holds an Accounting Bachelor of Science Degree from the University of Akron, in Akron, Ohio. Marilou has been in the accounting and financial services industries as a Certified Public Accountant (“CPA”) since 2008. Marilou obtained her NASD Series 65 license in August 2017, and is a registered Investment Advisor Representative.

**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 each supervised person providing investment advice. No information is applicable to this Item.

**Other Business Activities-None**

**Additional Compensation-None**

**Supervision-**

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**This Brochure Supplement provides information about Marilou F. Davido that supplements WFA Asset Management Corporation’s Brochure. You should have received a copy of that Brochure. Please contact Marilou F. Davido if you did not receive WFA’s Brochure or if you have any questions about the contents of this supplement.**

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<sup>2</sup> Employees, in any capacity, of WFA Asset Management Corporation

**BROCHURE SUPPLEMENT**  
**DANIEL K. SMITH**  
**WFA ASSET MANAGEMENT CORP.**  
**633 E. HENRY CLAY STREET**  
**WHITEFISH BAY, WI 53217**  
**414-727-8181**  
**MARCH 2018**

**Educational Background and Business Experience**

Daniel K. Smith, born 11/08/1981, holds a Bachelor's Degree in Business Administration from Cardinal Stritch University, in Glendale Wisconsin. Daniel has been in the financial services industry as a licensed financial professional since 2011. Daniel holds NASD series 7, and series 66 licenses. Daniel also holds a certification as a Certified Divorce Financial Analyst (CDFA).

**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 each supervised person providing investment advice. No information is applicable to this Item.

**Other Business Activities-None**

**Additional Compensation-None**

**Supervision-**

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**This Brochure Supplement provides information about Daniel K. Smith that supplements WFA Asset Management Corporation’s Brochure. You should have received a copy of that Brochure. Please contact Daniel K. Smith if you did not receive WFA’s Brochure or if you have any questions about the contents of this supplement.**

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<sup>3</sup> Employees, in any capacity, of WFA Asset Management Corporation

# BROCHURE SUPPLEMENT

## PROFESSIONAL DESIGNATIONS

### **Certified Financial Planner (CFP®)**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours, 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 currently 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.

### **Certified Divorce Financial Analyst (CDFA™)**

CDFA™ professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA™ professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark.

### **Certified Public Accountant (CPA)**

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).