

**Waypoint Wealth Partners, Inc.**  
**Form CRS, Client Relationship Summary– March 05, 2024**

Waypoint Wealth Partners, Inc. (“WWP”, “Firm,” “we,” “us,” or “our”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

---

**What investment services and advice can you provide me?**

WWP offers investment management services on a fee-only basis. We offer advice to our clients regarding asset allocation and the selection of investments on a fully discretionary basis, limited only by the client’s individual needs and any restrictions imposed by the client. We primarily utilize mutual funds, exchange traded funds (ETFs), and publicly traded REITs in managing our client portfolios, and may additionally utilize individual stocks and bonds in particular client circumstances. We may, in some cases, recommend other investment advisers to manage a portion of your assets.

WWP offers wealth management services as part our investment management service offering. This includes providing recommendations for specific planning issues such as retirement planning, income tax planning, charitable giving and education planning and funding. As financial plans are developed, we may help implement the plan, as requested by our clients.

We monitor our clients’ accounts continually and at least on a quarterly basis. We do not have a minimum account size for our investment management services although there may be a minimum quarterly fee.

For additional information regarding the types of investment services and advice available to you, please see Item 4 and Item 7 of our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/131155>.

**Conversation Starters:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?*

---

**What fees will I pay?**

We offer investment management services on a fee-only basis. Our fee is based on a percentage of your total assets under management. This means the more assets in your account, the more fees you will be paying, therefore we have an incentive to increase the assets in your account. Depending on the amount of assets to be managed, the fee range is from 1% to 0.25% annually. Accounts may be subject to a minimum quarterly fee. Fees and/or minimums may be negotiated or waived at our sole discretion and in some cases, we may charge a client a negotiated flat fee rather than the fee range outlined above. Fees will be calculated at the beginning of each calendar quarter based on the market value of the assets in the account on the last business day of the previous quarter.

There may be an initial one-time professional services fee charged to your account upon signing the Investment Management Agreement. The professional services fee will vary according to the scope of services to be provided and will be quoted to each client in advance. If a client requests extraordinary planning services, WWP may charge separately for those services at an additional agreed upon fee. WWP will contact the client in advance if additional charges apply.

Our fees are exclusive of charges imposed by third parties such as custodial fees, brokerage fees and commissions, sub-adviser fees, and charges imposed by a mutual fund or ETF.

*You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.*

For more detailed information regarding our fees and costs, please visit our Form ADV Part 1 Item 5.E or Form ADV Part 2A Item 5 and Item 6 at <https://adviserinfo.sec.gov/firm/summary/131155>.

**Conversation Starters:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means:*

When we maintain a minimum amount of client assets at certain brokers, we receive services from the broker at no cost to us. These services may include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitation of trade execution, providing research pricing information and other market data, assisting with back-office functions, recordkeeping and client reporting. This is a conflict of interest because it incentivizes us to encourage clients to maintain assets at certain brokers when they may pay lower fees elsewhere.

For additional details regarding potential conflicts of interest for WWP, please see Item 11 and Item 14 of our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/131155>.

**Conversation Starters:** *How might your conflicts of interest affect me, and how will you address them?*

**How do your financial professionals make money?**

Our employees are compensated through an annual salary and may also receive a firm and/or individual bonus based on individual and firm performance. Employees receive additional compensation when they successfully refer new clients to our firm.

**Do you or your financial professionals have legal or disciplinary history?**

No. For a free and simple tool to research us and our financial professionals go to [Investor.gov/CRS](https://investor.gov/CRS).

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

For additional information regarding our firm or advisory services, please see visit the IAPD website to view a copy of our Form ADV at <https://adviserinfo.sec.gov/firm/summary/131155>. You can also find a copy of our Form CRS at [www.waypointwp.com](http://www.waypointwp.com) or by calling us at 877-768-4802.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?*

---

Waypoint Wealth Partners, Inc. DBA



1 Belvedere Place, Suite 200  
Mill Valley, CA 94941

(877) 768-4802

[www.WaypointWP.com](http://www.WaypointWP.com)

February 27, 2024

This Brochure provides information about the qualifications and business practices of Waypoint Wealth Partners ("WWP"). If you have any questions about the contents of this Brochure, please contact us at (877) 768-4802. 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.

Waypoint Wealth Partners 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 Waypoint Wealth Partners is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

---

## **Item 2 – Material Changes**

The purpose of this page is to inform you of material changes since the last annual update to our brochure. If you are receiving this brochure for the first time, this section may not be relevant to you.

The last annual update of our Firm Brochure occurred on March 22, 2023.

As part of this annual update, this Brochure was revised to reflect the following material changes:

In September 2023, Waypoint updated language regarding the use of Promoters. Please see Item 14 for more information.

If you wish to receive a complete copy of our Form ADV Part 2A brochure, please contact Michelle McCarthy, Chief Compliance Officer, at (513) 832-5447 or [michelle.mccarthy@dinsmorecomplianceservices.com](mailto:michelle.mccarthy@dinsmorecomplianceservices.com). WWP's Brochure is also available on our web site [www.WaypointWP.com](http://www.WaypointWP.com), also free of charge.

---

## Item 3 – Table of Contents

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

---

## Item 4 – Advisory Business

Waypoint Wealth Partners (“WWP”) has been providing investment advice since 2004 and became a Registered Investment Adviser with the SEC on June 17, 2008. WWP is a privately held company owned by the following principals:

BOWES, CHARLES, L.	Founding Partner
BRINTON, ANNETTE E.	Founding Partner
HUTCHINSON, COURTNEY B.	Chief Operating Officer

### Education and Business Standards

Persons providing advisory services (Investment Adviser Representatives) must be investment and financial planning professionals. Professional staff members must possess a BA, BS, or MBA degree and be either credentialed as a Certified Financial Planner, Certified Public Accountant, Chartered Life Underwriter, or enrolled in a course designed to achieve such designations or possess the equivalent experience. Other staff members bring appropriate skills and experiences.

### Investment Management Services

WWP offers investment management services on a fee-only basis. WWP offers advice to clients regarding asset allocation and the selection of investments. WWP’s investment management services include designing, implementing, and continued monitoring of client accounts. WWP will invest the account on a fully discretionary basis, limited only by the client’s individual needs and any restrictions imposed on the account.

WWP may recommend other investment advisers to manage a certain portion of client assets. WWP will continue to provide advisory services to the client for the ongoing monitoring and review of the overall account performance. Factors that WWP will consider in recommending a particular sub-adviser include the sub-adviser’s management style, performance, reputation, financial strength, reporting, pricing, and research. WWP will also take the client’s stated investment objectives into account when determining whether a particular sub-adviser is appropriate. The client will pay the sub-adviser directly for their advisory services rendered. Fees paid to the sub-adviser are separate from and in addition to WWP’s management fees.

### Wealth Management Services

WWP offers wealth management services as part of their investment management service offering. WWP’s wealth management offering includes the following:

- Understanding the client’s present circumstances by collecting and carefully considering relevant personal and financial data.
- Identifying the client’s goals, vision, values and concerns.
- Providing recommendations for specific issues requested by the client which may include:

- 
- Preparing for or living in retirement
  - Investment strategies
  - Income tax planning
  - Stock compensation analysis and planning
  - Life, disability, long term care insurance
  - Family savings and cash flow planning
  - Education planning and funding
  - Charitable gifting
  - Employee benefits
  - Other issues as needed
- As the client's financial plans are developed, WWP may help with implementing the plan, as requested by the client.
  - WWP also monitors and makes changes in the plan as circumstances change for the duration of the client's agreement with WWP. The client is always responsible for notifying WWP of changes in their personal circumstances on a timely basis.

The gathering of information, review of options, and plan development are all done carefully with the client in a series of in person or video meetings, telephone and by using electronic communication (e-mail) as appropriate. Proper planning is not a one-time event. Life circumstances change, goals change and available opportunities may change over time. Any plan will need to be adjusted and updated to reflect these changes or it may become outdated and irrelevant. The initial planning is only the beginning step in a life-long process.

WWP may provide more limited wealth management services for courtesy accounts, such as for the accounts of adult children of clients. WWP's wealth management services do not include preparation of income tax, gift or estate tax returns nor preparation of any legal documents, including wills or trusts. Investment Adviser Representatives at WWP are not practicing tax professionals or attorneys.

When WWP provides investment advice to you regarding your retirement plan account or individual retirement account, WWP is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way WWP makes money creates some conflicts with your interests, so WWP operates under a special rule that requires WWP to act in your best interest and not put our interest ahead of yours.

### **Types of Investments**

WWP primarily utilizes mutual funds, exchange traded funds, and publicly traded REITs in managing client portfolios, and may additionally utilize individual stocks and bonds in particular client circumstances. WWP may also offer advice about any type of investment held in a client's portfolio at the beginning of the advisory relationship. The majority of investments recommended by WWP are in the form of no-load mutual funds, index funds, exchange traded funds or similar investment products. As a result of employee benefit perquisites from their position as an owner or executive of a company, some clients may

---

own, be granted or may consider purchasing options in the shares of their company. WWP offers advice about such investment decisions, as well as about the sale or liquidation of these companies. The investment selection offered to clients may be limited by the knowledge and experience of the personnel of WWP and/or the resources available to it as a result of its relationships with custodians and other providers in the broader financial industry. In addition, as a result of these resources, certain investments may be available to clients of WWP that might not be available to members of the public at large. WWP believes that the choices available under these restrictions are wide enough to effectively make the full range of investment options available that might be important for all but the rarest client. Suitable categories of investments are chosen according to the client's attitude about risk and need for capital appreciation or income production, with tax considerations of all transactions given appropriate weight.

WWP manages client accounts based on the investment strategy discussed below under Item 8. Individual securities are selected within each category when WWP believes their characteristics are most consistent with the objectives for the category they were chosen for. Risk factors of the different investments are considered, particularly in light of the client's stated risk tolerance. WWP makes investment decisions for clients based on information the client supplies about their financial situation, goals, and risk tolerance. WWP's recommendations/investment selections may not be suitable if the client does not provide WWP with accurate and complete information. It is the client's responsibility to keep WWP informed of any changes to their investment objectives or restrictions.

Clients may also request other restrictions on the account, such as when a client needs to keep a minimum level of cash in the account or does not want WWP to buy or sell specific securities or security types in the account. WWP reserves the right to not accept and/or terminate management of a client's account if WWP feels that the client-imposed restrictions would limit or prevent WWP from meeting or maintaining the client's investment strategy.

As of 12/31/2023, WWP's assets under management totaled:

Discretionary Assets	\$ 935,766,012
<u>Non-Discretionary Assets</u>	<u>\$ 0</u>
Total Assets	\$ 935,766,012

## **Item 5 – Fees and Compensation**

WWP offers investment management services on a fee-only basis. Each Investment Management Agreement entered into with clients will disclose the fee schedule and any minimum quarterly fee clients that will be charged and may be different from the fee schedules and minimums clients will see described in this Brochure. Clients should be sure to review their Investment Management Agreement carefully before signing.

Fees and/or minimums may be negotiated or waived at WWP's sole discretion and in some cases, WWP may charge a client a negotiated flat fee rather than the fee range outlined below. The amount of the asset management fee is based on the total assets under management. The fee range and break points start from 1% to 0.25% annually, depending



---

on the amount of assets to be managed. Accounts may be subject to a minimum quarterly fee, which has varied based on when the fees were established with the client, and is disclosed in the client's Investment Management Agreement. Current quarterly fee minimum is typically \$2,500.

Client fees will be calculated at the beginning of each calendar quarter based on the market value of the assets in the account on the last business day of the previous quarter. Client fees will be deducted automatically from their investment account(s) and will appear as a line item on the monthly or quarterly statement provided directly by their Custodian.

Prices and values for most assets are available from the Custodian through electronic download on a daily basis. However, daily prices may not be available for certain assets that are not held at WWP's recommended custodians. In these cases, the month end, quarter end, or annual asset values may be used in calculating the balance.

For new accounts, fees will be prorated as of the date that substantially all assets are received.

There may be an initial one-time professional services fee charged upon the signing of the Investment Management Agreement. The professional services fee will vary according to the scope of services to be provided and will be quoted to each client in advance. If a client requests extraordinary planning services, WWP may charge separately for those services at an additional agreed upon fee. WWP will contact the client in advance if additional charges will apply.

WWP's fees are exclusive of charges imposed by Custodians, broker-dealers and third-party investments such as brokerage commissions and transaction fees, custodian fees and fees charged by sub-advisers.

Any charges that may be assessed by the Custodian are paid directly by the client. All fees paid to WWP for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. The client should review both the fees charged by the funds, the Custodian and the fees charged by WWP to fully understand the total amount of fees the client will be required to pay, to whom, for what service, and to evaluate the advisory services being provided.

Item 12 further describes the factors that WWP considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

A client may terminate their agreement at any time but will be liable for the advisory fees earned up to the termination date based on the fee schedule in effect for that client. WWP will refund any fees that have been paid, but not earned, prorated for the period between the start of the billing period in question up to and including the date the client provides a notice of termination. A termination notice must be received in writing by WWP and is effective on the agreed upon date. There is never a penalty for terminating the agreement.

---

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

WWP 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**

WWP provides portfolio management services to individuals, high net worth individuals, charitable institutions, foundations, and endowments.

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

### **Methods of Analysis and Investment Strategies**

WWP works with each client to develop an investment plan and appropriate asset allocation based on the client's individual circumstances. Depending on the client's financial needs and risk tolerance, client accounts will generally be allocated among equity and fixed income securities. WWP uses a long-term investment philosophy that seeks to capture the returns of the global capital markets. Client accounts are globally diversified across multiple dimensions including market capitalizations, regions, sectors and industries to reduce risk. WWP primarily uses institutional mutual funds and exchange traded funds to implement their strategies. WWP may also recommend the use of a sub-adviser to manage a portion of client assets. In these instances, WWP will provide the client with the disclosure brochure of the sub-adviser, which includes a description of the sub-adviser's investment strategy.

### **Sources of Information**

WWP uses commercially available information and research from multiple investment companies to develop their strategies and recommendations. Company prepared materials and research releases prepared by others are also utilized. Such information may be obtainable in print, on computer media, via the internet or via some other electronic means. As an investment advisor, WWP also has the opportunity to access information from a variety of experts, whether through personal visits, telephone calls or at industry conferences or related meetings. Independent, third party registered investment advisors may also be employed to provide additional expertise in unique situations.

### **Risk of Loss**

Investing in securities involves risk of loss that clients should be prepared to bear.

The prices of securities held in client accounts and the income they generate may decline in response to certain events taking place around the world. These include events directly involving the issuers of securities held as underlying assets of mutual funds or exchange traded funds in a client's account, conditions affecting the general economy and overall market changes. Other contributing factors include local, regional or global political, social, or economic instability and governmental or governmental agency responses to economic conditions. Finally, currency, interest rate, and commodity price fluctuations may also affect security prices and income.

---

## **Other Business Risks**

### *Cybersecurity Risk*

Investment advisers and their service providers may be prone to operational and information security risks resulting from cyber-attacks. Cyber-attacks include, among other behaviors, stealing or corrupting data maintained online or digitally (including, for example, through cyber- attacks known as “phishing” and “spear-phishing”), denial-of-service attacks on websites, the unauthorized release of confidential information and causing operational disruption. Cyber- attacks may interfere with the processing of transactions, cause the release of private information or confidential information of the firm, cause reputational damage, and subject the firm to regulatory fines, penalties or financial losses, reimbursement or other compensation costs, and/or additional compliance costs. While the firm has established business continuity plans and systems designed to prevent such cyber-attacks, there are limitations in such plans including the possibility that certain risks have not been identified.

### *Coronavirus or Pandemic Risk*

The global outbreak of the 2019 novel coronavirus (“COVID-19”), together with resulting voluntary and U.S. federal and state and non-U.S. governmental actions, including, without limitation, mandatory business closures, public gathering limitations, restrictions on travel and quarantines, has meaningfully disrupted the global economy and markets. Although the long-term economic fallout of COVID-19 is difficult to predict, it has and is expected to continue to have ongoing material adverse effects across many, if not all, aspects of the regional, national and global economy. A pandemic such as COVID-19 may impact the ability of the firm to operate effectively, including the ability of its personnel or its service providers and other contractors to function, communicate and travel to the extent necessary. The spread of COVID-19 among the firm’s personnel and its service providers may also affect the firm’s ability to properly perform our duties.

## **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 a client’s evaluation of WWP or the integrity of WWP’s management. WWP has no history of legal or disciplinary events applicable to this Item.

## **Item 10 – Other Financial Industry Activities and Affiliations**

WWP is required to disclose all industry affiliations and other industry-related activities. WWP has no affiliates and is not engaged in other financial industry activities.

## **Item 11 – Code of Ethics**

WWP 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 WWP must acknowledge the terms of the Code of Ethics.

WWP's employees and persons associated with WWP are required to follow WWP's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of WWP may trade for their own discretionary self-managed personal securities accounts (e.g. not managed by WWP) in securities which are recommended to and/or purchased for WWP's clients, so long as any Access Persons obtain written pre-approval before trading in any Reportable Securities, including initial public offerings, limited offerings, and certain personal investments in accordance with the firm's pre-clearance policies. Under the Code of Ethics, certain classes of securities have been designated as exempt transactions, based on a determination that these would not materially interfere with the best interest of WWP's clients. Many securities transactions on behalf of clients consist of mutual funds, which do not trade but are issued and redeemed once daily at the fund's net asset value ("NAV"). Therefore, WWP believes that personal transactions in mutual funds do not present a conflict of interest to its clients. The Code of Ethics includes additional restrictions for WWP personnel in the event that non-mutual fund purchases or sales are made in their personal accounts. It is designed to assure clients that the personal securities transactions, activities and interests of the employees of WWP 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. All employee trading is monitored under the WWP Code of Ethics to reasonably prevent conflicts of interest between WWP and its clients.

WWP's clients or prospective clients may request a copy of WWP's Code of Ethics by contacting the Chief Compliance Officer.

## **Item 12 – Brokerage Practices**

As discussed in Item 8, WWP uses commercially available services, specifically financial publications and information services dealing with investment research and taxation to help develop its strategies and recommendations. WWP is required to disclose all relationships with investment research production companies that could result in compensation or benefits paid for by client commissions (called "soft dollars") to WWP that could present a conflict of interest. WWP does not receive compensation in the form of research or any other soft dollar benefits.

### **Broker Recommendation**

WWP requires each client to open one or more brokerage accounts with a specified independent company that provides account custody and brokerage services, commonly referred to as a "Custodian". To perform appropriate transactions necessary to provide investment management services, WWP may from time to time establish non-binding relationships with one or more Custodians. WWP typically requires clients to maintain their assets with and place transactions through Fidelity Brokerage Services, LLC ("Fidelity") or Charles Schwab & Co., Inc. ("Schwab"), each a registered broker-dealer, member of FINRA/SIPC. The client will enter into a separate agreement with the Custodian to custody the assets. WWP is independently owned and operated and is not affiliated with

---

any Custodian. The commission rates charged by Custodians may be higher than those obtainable from other brokers. While commission rates are an important factor in custodian/broker selection, WWP may consider a number of factors in addition to commission rates. These include, for example, reputation, financial strength and stability, efficiency of execution and error resolution, willingness to execute difficult transactions, selection of mutual funds offered, online access to computerized data regarding client accounts, custody, record keeping or other similar services, as well as other matters involved in the receipt of general brokerage services. The Custodian may provide WWP with access to their institutional trading and custody services, which are typically not available to retail investors. The benefits WWP receives under this arrangement are described in Item 14. All WWP clients with assets held by a Custodian may benefit from this arrangement. A sub-adviser may direct transactions through a broker other than the Custodian where client assets are held. In these instances, the client will be charged a trade-away fee. The sub-adviser takes this fee into consideration when directing transactions. For more information, clients should review the Form ADV Part 2A of the sub-adviser.

### **Cross Transactions**

It is WWP's policy that we will not affect any principal or agency cross securities transactions for client accounts. WWP will also not cross trades between client accounts. Sub-advisers utilized for some client accounts may conduct cross trades. For more information regarding the sub-adviser's policies, clients should contact WWP and review the Form ADV Part 2A of the sub-adviser.

### **Trade Aggregation**

In managing client accounts, which also includes any employee personal securities accounts managed by WWP, WWP may recommend a trade across all or many client accounts. Instead of placing trades individually, WWP may aggregate (combine) orders for multiple accounts in an effort to seek best execution, negotiate more favorable commission rates, and/or allocate differences in prices, commissions, and other transaction costs equitably among clients. To ensure that client accounts are treated fairly, when a trade is recommended across all or most accounts, WWP will utilize a rotating trade order (Trade Rotation) when placing trades at each custodian for aggregated/block trades. When aggregating orders, each participating client in the block must participate at the average share price (per custodian) for all transactions by the block in that security, with the number of securities and transaction costs shared pro rata based on each client's participation in the transaction by the block, unless changes in allocation are required by special circumstances such as odd-lot considerations and small numbers of securities. Sub-advisers utilized for some client accounts may also conduct trade aggregation. For more information regarding the sub-adviser's policies, clients should review the Form ADV Part 2A of the sub-adviser.

### **Item 13 – Review of Accounts**

Client accounts are carefully monitored and reviewed by the Investment Advisor Representative responsible for the account for alignment with the target asset allocation

---

and the client's stated circumstances on an ongoing basis, at least quarterly, and more frequently in times of unstable markets or changing economic conditions.

### **Client Communication**

Client communications occur at several levels:

- Trade confirmations and account statements document all investment transactions and are provided directly to the client by the broker-dealer and/or Custodian.
- Monthly statements are prepared and distributed by the Custodian holding the assets.
- Quarterly performance reports are provided to all clients via a personalized, secure on-line portal.
- Client meetings are generally held at least annually to review the client's account and determine if there have been any material changes in the client's financial goals.
- Meetings, telephone calls, and emails typically occur throughout the year as circumstances warrant.

Courtesy accounts do not receive reports and meetings from WWP separate from the reports and meetings provided to the client.

### **Item 14 – Client Referrals and Other Compensation**

#### **Client Referrals**

WWP does not accept referral fees.

WWP may, from time to time, compensate either directly or indirectly, any person (defined as a natural person or a company) for client referrals.

If a client is introduced to WWP by an unaffiliated promoter:

- WWP may provide cash and/or non-cash compensation to the promoter in accordance with the requirements of Rule 206(4)-1 of the Investment Advisers Act of 1940. When such cash or non-cash compensation exceeds the de minimis value, WWP will enter into a formal written agreement with the promoter.
- The client will receive disclosure regarding whether the promoter is a client of WWP, whether cash and/or non-cash compensation was paid to the promoter by WWP, the material terms of the compensation arrangement if applicable, and any material conflicts of interest on the part of the promoter resulting from WWP's relationship with the promoter and/or compensation arrangement.

If an unaffiliated promoter receives any cash or non-cash compensation from WWP, they have an incentive to recommend WWP, resulting in a conflict of interest:

- 
- Non-cash compensation is of a de minimis value and WWP does not anticipate any material conflicts of interest due to the non-cash compensation paid to unaffiliated promoters. Conflicts of interest due to cash compensation paid to unaffiliated promoters are further described in the disclosure documents provided to the client.
  - Cash or non-cash compensation paid by WWP to promoters for a client referral does not result in any additional fees being charged to the client.

WWP offers a Business Development Incentive Plan to its employees whereby the employee receives compensation for referring new clients to WWP:

- Compensation is based on the employee's role in serving the client. WWP compensates lead advisors as a percentage of revenue earned from managing the new client's assets for the first year. WWP compensates all other employees at a one-time flat rate, provided that first year revenue exceeds a minimum threshold.
- Compensation paid by WWP through the referral program does not result in any additional fees being charged to the client.

A supervised person of WWP is a former Senior Mortgage Advisor for an unaffiliated mortgage company, American Pacific Mortgage, DBA All California Mortgage ("All Cal") and receives referral fees on mortgages obtained by certain legacy non-WWP relationships previously established while associated with All Cal. WWP's clients may also be referred to All Cal, however no referral fees are paid to WWP or its supervised persons. WWP's clients would pay separate fees to All Cal for mortgage services.

WWP has no financial incentive to refer clients to All Cal and makes referrals (or recommendations) based solely on a client's needs. Clients are not obligated to act on any mortgage recommendations or place any transactions through All Cal if they decide to follow our recommendations. Any further conflicts of interests this presents are mitigated through WWP's annual review process.

### **Additional Compensation**

Custodian services are generally available to independent investment advisors on an unsolicited basis, at no charge to them so long as WWP maintains a minimum amount of its clients' assets in accounts with the Custodian. Some of the services provided by Custodians include brokerage, custody, research and access to certain mutual funds and other investments that may not otherwise be available to non-institutional or retail investors or would require a significantly higher minimum initial investment. In some cases, the Custodian does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for security trades that are executed through the Custodian. The Custodian may also make other products and services available to WWP that benefit WWP but may not benefit its clients' accounts. Some of these other products and services may assist WWP in managing and administering clients' accounts. These may include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitation of trade execution, providing research pricing information and other market data, assisting with

---

back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of WWP's accounts, including accounts not maintained at the Custodian providing the services. The Custodian may also make available to WWP other services intended to help WWP manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, the Custodian may make available, arrange and/or pay for these types of services rendered to WWP by other independent third parties. While as a fiduciary, WWP endeavors to act in its clients' best interests, WWP's recommendation that its clients maintain their assets in accounts at a certain Custodian may be based in part on the benefit to WWP of the availability of some of the products and services discussed in this Brochure.

In addition, due to the fact that WWP does not directly pay for these services, including any research received, it may be construed as receipt of an economic benefit by WWP and therefore, a conflict of interest between WWP and the client.

### **Item 15 – Custody**

WWP does not maintain physical custody of customer funds or securities.

WWP is deemed to have limited custody of some of its clients' funds or securities when the clients authorize WWP to deduct its management fees directly from the client's account. A qualified Custodian (generally a broker-dealer, bank, trust company, or other financial institution) holds clients' funds and securities. WWP is also deemed to have custody of clients' funds or securities when clients have standing authorizations with their custodian to move money from a client's account to a third-party ("SLOA") and under that SLOA authorizes WWP to designate the amount or timing of transfers with the custodian. The SEC has set forth a set of standards intended to protect client assets in such situations, which WWP follows.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified Custodian that holds and maintains a client's investment assets. The statements will reflect the client's funds and securities held with the qualified Custodian as well as any transactions that occurred in the account, including the deduction of WWP's fee. WWP urges clients to carefully review such statements and compare such official Custodian records to the account statements that WWP may provide to clients. WWP statements may vary from Custodian statements based on accounting procedures, reporting dates or valuation methodologies of certain securities. Clients with any questions about their statements should contact WWP at the address or phone number on the cover of this brochure. Clients who do not receive their statement from their qualified Custodian at least quarterly should also notify WWP.

### **Item 16 – Investment Discretion**

WWP will typically have full discretion with respect to the selection, amount, purchase and sale of securities without requesting and receiving specific advance client consent. WWP



---

will only manage accounts on a non-discretionary basis in rare and unique circumstances and at the sole discretion of WWP.

WWP usually receives discretionary authority from the client at the beginning of an advisory relationship to select the identity and amount of securities to be bought or sold. This authority is granted in the investment management agreement the client signs. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, WWP observes the investment policies, limitations and restrictions of the clients for which it advises.

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

### **Proxy Voting**

WWP's policy is to not vote proxies on behalf of its clients. Clients retain the right and authority to vote securities for their accounts and therefore, WWP shall have no obligation or authority to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of securities presently or formerly held in a client's account. If the account is an ERISA account (pension, retirement or employee benefit account), the plan delegates such authority to another named fiduciary. If the account is managed by a sub-adviser, proxies for those securities will be voted by the client or by the sub-adviser. Otherwise, the obligation to vote client proxies shall, at all times, rests with the client. Clients will receive their proxies or other solicitations directly from their custodian or a transfer agent. Clients may call WWP if they have questions about a particular solicitation, but WWP shall not be deemed to have proxy voting authority solely as a result of providing advice or information about a particular proxy vote to a client. Proxies issued on securities held by a registered investment company (i.e. mutual fund) are generally voted by the investment adviser advisor that manages the assets of the mutual fund.

### **Class Actions**

WWP does not instruct or give advice to clients on whether or not to participate as a member of class action lawsuits and will not automatically file claims on the client's behalf. However, if a client notifies WWP that they wish to participate in a class action, WWP will provide the client with any transaction information pertaining to the client's account needed for the client to file a proof of claim in a class action.

## **Item 18 – Financial Information**

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

## FACTS

### WHAT DOES WAYPOINT WEALTH PARTNERS, INC. (“WWP”) DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- assets and risk tolerance

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons WWP chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WWP share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> as permitted by law	YES	NO
<b>For our marketing purposes -</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We Don’t Share
<b>For our affiliates’ everyday business purposes -</b> information about your transactions and experiences	NO	We Don’t Share
<b>For our affiliates’ everyday business purposes -</b> information about your creditworthiness	NO	We Don’t Share
<b>For nonaffiliates to market to you</b>	NO	We Don’t Share

#### Questions?

Call Courtney Hutchinson at 877-768-4802.

## WHO WE ARE

Who is providing this notice?

Waypoint Wealth Partners, Inc. ("WWP")

## WHAT WE DO

How does WWP protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does WWP collect my personal information?

We collect your personal information, for example, when you

- seek advice about your investments
- enter into an investment advisory contract
- tell us about your investment or retirement portfolio
- tell us about your investment or retirement earnings
- give us your contact information

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## DEFINITIONS

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *WWP has no affiliates*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *WWP does not share with nonaffiliates so they can market to you*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *WWP doesn't jointly market*

## OTHER IMPORTANT INFORMATION

**Information for California Customers**

In response to a California law, we automatically treat accounts with California billing addresses as if you do not want to disclose personal information about you to non-affiliated third parties except as permitted by the applicable California law. We will also limit the sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Item 1 – Cover Page

# Form ADV Part 2B: Brochure Supplement

Last Updated: March 5, 2024

Waypoint Wealth Partners, Inc. DBA



## Supervised Persons:

*Charles L. Bowes*  
*Annette E. Brinton*  
*Jessica S. Pence*  
*Jill T. Carothers*

1 Belvedere Place, Suite 200  
Mill Valley, CA 94941

Ph: (877) 768-4802  
[www.waypointwp.com](http://www.waypointwp.com)

*This brochure supplement provides information about the Supervised Persons listed above that supplements Waypoint Wealth Partner's brochure. You should have received a copy of that brochure. Please contact Courtney Hutchinson at 877.768.4802 and/or via email at [courtney@waypointwp.com](mailto:courtney@waypointwp.com) if you did not receive Waypoint Wealth Partner's brochure or if you have any questions about the contents of this supplement. Additional information about the Supervised Persons listed above is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or its own website at [www.waypointwp.com](http://www.waypointwp.com)*

## Charles “Chuck” Bowes

### Item 2 - Educational Background and Experience

WWP requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisers must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. WWP requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with applicable federal, state, and self-regulatory organization (SRO) rules and regulations.

Name:	<b>Charles L. Bowes</b> , Founding Partner
Year of Birth:	1963
Education:	San Diego State University, B.S. Business Administration, Marketing, Magna Cum Laude; UC Berkley Extension, Personal Financial Planning Program (with honors)
Background:	Chuck’s background includes working with individuals and companies to identify, quantify, and document goals, strategies, and action plans, as well as monitoring results over time. Chuck is an active member and former president of the East Bay Financial Planning Association and an active member of the Family Wealth Advisory Council. Prior to the formation of Waypoint Wealth Partners, Chuck co-founded Runyon & Bowes, LLC. Prior to that, Chuck worked with NCR, AT&T and start-up companies Broadbase Software and KANA.
Designations:	Chuck is a CERTIFIED FINANCIAL PLANNER™ certificiant.

### Use of Professional Designations

**Certified Financial Planner (CFP®).** 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. 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 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);
- 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**

#### **Criminal or Civil Action**

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Chuck or WWP are involved.

#### **Administrative Proceeding (SEC/Federal/State)**

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which WWP or its personnel are involved.

#### **Administrative Proceeding (SRO)**

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which WWP or its personnel are involved.

#### **Use of BrokerCheck**

If this supplement is delivered electronically, and any supervised person under the firm has a disciplinary history, the details of any disclosure may be found on either the Financial Industry Regulatory Authority's (FINRA) Broker Check system ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the Investment Adviser Public Disclosure system (IAPD) ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)).

There is no other proceeding in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

#### **Item 4 - Other Business Activities**

Mr. Bowes is not engaged in any investment-related business or occupation, including as a FINRA member broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

#### **Item 5 - Additional Compensation**

Mr. Bowes does not receive any "economic benefit" as that term is defined (e.g. *sales awards and other prizes*) from a non-client for providing advisory services.

#### **Item 6 - Supervision**

Annette Brinton and Charles Bowes are both Founding Partners, and along with Courtney Hutchinson, Partner, represent the Leadership Team at WWP. The Leadership Team is responsible for providing supervisory oversight regarding WWP's advisory business. While all transactional activity of Charles Bowes is reviewed by Courtney Hutchinson, supervision is performed on a regular and continuous basis by Annette Brinton, which includes a review of ongoing management of investment advice and the issuance of financial plans. Annette Brinton's and Courtney Hutchinson's contact information is 877.768.4802 or [annette@waypointwp.com](mailto:annette@waypointwp.com) and [courtney@waypointwp.com](mailto:courtney@waypointwp.com), respectively.

## Annette Brinton

### Item 2 - Educational Background and Experience

WWP requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisers must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. WWP requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with applicable federal, state, and self-regulatory organization (SRO) rules and regulations.

Name:	<b>Annette E. Brinton</b> , Founding Partner
Year of Birth:	1969
Education:	University of California, Santa Barbara, B.A. Business Economics; Annette passed the Uniform Certified Public Accountant Examination in 1991, however, WWP is not an accounting firm and does not hold itself out as an accounting firm.
Background:	Annette has been a finance professional for over 25 years. She started her career with Ernst & Young in 1991 and subsequently held positions with increasing responsibility in corporate finance and operations. Prior to the formation of Waypoint Wealth Partners, Annette was the founding principal of Brinton Financial, an independent financial planning and investment management firm in San Francisco. Prior to that, Annette was a Client Advisor and Senior Financial Planner at two other Bay area wealth management firms.
Designations:	Annette is a CERTIFIED FINANCIAL PLANNER™ certificant and Certified Public Accountant (Inactive).

### Use of Professional Designations

**Certified Financial Planner (CFP®).** 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. 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 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);
- 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**

#### **Criminal or Civil Action**

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Annette or WWP are involved.

#### **Administrative Proceeding (SEC/Federal/State)**

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which WWP or its personnel are involved.

#### **Administrative Proceeding (SRO)**

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which WWP or its personnel are involved.

#### **Use of BrokerCheck**

If this supplement is delivered electronically, and any supervised person under the firm has a disciplinary history, the details of any disclosure may be found on either the Financial Industry

Regulatory Authority's (FINRA) Broker Check system ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the Investment Adviser Public Disclosure system (IAPD) ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)).

There is no other proceeding in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

#### **Item 4 - Other Business Activities**

Ms. Brinton is not engaged in any investment-related business or occupation, including as a FINRA member broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

#### **Item 5 - Additional Compensation**

Ms. Brinton does not receive any "economic benefit" as that term is defined (e.g. *sales awards and other prizes*) from a non-client for providing advisory services.

#### **Item 6 - Supervision**

Annette Brinton and Charles Bowes are both Founding Partners, and along with Courtney Hutchinson, Partner, represent the Leadership Team at WWP. The Leadership Team is responsible for providing supervisory oversight regarding WWP's advisory business. While all transactional activity of Annette Brinton is reviewed by Courtney Hutchinson, supervision is performed on a regular and continuous basis by Charles Bowes, which includes a review of ongoing management of investment advice and the issuance of financial plans. Charles Bowes' and Courtney Hutchinson's contact information is 877.768.4802 or [chuck@waypointwp.com](mailto:chuck@waypointwp.com) and [courtney@waypointwp.com](mailto:courtney@waypointwp.com), respectively.

## Jessica “Jesse” Pence

### Item 2 - Educational Background and Experience

WWP requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisers must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. WWP requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with applicable federal, state, and self-regulatory organization (SRO) rules and regulations.

Name: **Jessica S. Pence**, Wealth Manager  
Year of Birth: 1991  
Education: Claremont McKenna College, B.A. Economics; UC Berkeley Extension, Personal Financial Planning Program  
Background: Jesse has over 5 years of experience in the finance industry. Jesse began her career in 2014 in the FP&A division of a global biotechnology firm where her responsibilities were to monitor and forecast the Managed Markets expense segment of the company’s commercial operations. Prior to joining Waypoint Wealth Partners, Jesse was a Client Service Associate at another Bay Area wealth management firm.  
Designations: Jesse is a CERTIFIED FINANCIAL PLANNER™ certificiant.

### Use of Professional Designations

**Certified Financial Planner (CFP®).** 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. 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 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);
- 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**

#### **Criminal or Civil Action**

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Jesse or WWP are involved.

#### **Administrative Proceeding (SEC/Federal/State)**

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which WWP or its personnel are involved.

#### **Administrative Proceeding (SRO)**

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which WWP or its personnel are involved.

#### **Use of BrokerCheck**

If this supplement is delivered electronically, and any supervised person under the firm has a disciplinary history, the details of any disclosure may be found on either the Financial Industry Regulatory Authority's (FINRA) Broker Check system ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the Investment Adviser Public Disclosure system (IAPD) ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)).

There is no other proceeding in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the

supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

#### **Item 4 - Other Business Activities**

Ms. Pence is not engaged in any investment-related business or occupation, including as a FINRA member broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA.

#### **Item 5 - Additional Compensation**

Ms. Pence does not receive any “economic benefit” as that term is defined (e.g. *sales awards and other prizes*) from a non-client for providing advisory services.

#### **Item 6 - Supervision**

Annette Brinton and Charles Bowes are both Founding Partners, and along with Courtney Hutchinson, Partner, represent the Leadership Team at WWP. The Leadership Team is responsible for providing supervisory oversight regarding WWP’s advisory business. While all transactional activity of Jessica Pence is reviewed by Courtney Hutchinson, supervision is performed on a regular and continuous basis by Annette Brinton and Charles Bowes, which includes a review of ongoing management of investment advice and the issuance of financial plans. Annette Brinton’s, Charles Bowes’ and Courtney Hutchinson’s contact information is 877.768.4802 or [annette@waypointwp.com](mailto:annette@waypointwp.com), [chuck@waypointwp.com](mailto:chuck@waypointwp.com) and [courtney@waypointwp.com](mailto:courtney@waypointwp.com), respectively.

## Jill Carothers

### Item 2 - Educational Background and Experience

WWP requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisers must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. WWP requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with applicable federal, state, and self-regulatory organization (SRO) rules and regulations.

Name: **Jill T. Carothers**, Wealth Manager  
Year of Birth: 1965  
Education: University of California at Los Angeles, B.A. Political Science; UC Berkeley Extension, Personal Financial Planning Program  
Background: Jill has been in the financial services industry for 20 years. She began her career in mortgage banking with Great Western Bank and then All California Mortgage, advising clients on how best to finance the purchase of residential real estate and investment properties. Prior to joining Waypoint Wealth Partners, Jill worked with Brouwer and Janachowski as a Vice President and Wealth Manager, advising individual clients, small businesses and non-profit organizations.  
Designations: Jill is a CERTIFIED FINANCIAL PLANNER™ certificant.

### Use of Professional Designations

**Certified Financial Planner (CFP®).** 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. 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 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);
- 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**

#### **Criminal or Civil Action**

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Jill or WWP are involved.

#### **Administrative Proceeding (SEC/Federal/State)**

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which WWP or its personnel are involved.

#### **Administrative Proceeding (SRO)**

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which WWP or its personnel are involved.

#### **Use of BrokerCheck**

If this supplement is delivered electronically, and any supervised person under the firm has a disciplinary history, the details of any disclosure may be found on either the Financial Industry Regulatory Authority's (FINRA) Broker Check system ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the Investment Adviser Public Disclosure system (IAPD) ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)).

There is no other proceeding in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the

supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a proceeding.

#### **Item 4 - Other Business Activities**

Ms. Carothers is not engaged in any investment-related business or occupation, including as a FINRA member broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA.

#### **Item 5 - Additional Compensation**

Ms. Carothers does not receive any “economic benefit” as that term is defined (e.g. *sales awards and other prizes*) from a non-client for providing advisory services.

As a former Senior Mortgage Advisor of All Cal, Ms. Carothers receives a referral fee on mortgages obtained by certain legacy non-WWP relationships previously established while associated with All Cal. Ms. Carothers may also refer current WWP clients to All Cal, however no referral fees are paid to WWP or Ms. Carothers.

#### **Item 6 - Supervision**

Annette Brinton and Charles Bowes are both Founding Partners, and along with Courtney Hutchinson, Partner, represent the Leadership Team at WWP. The Leadership Team is responsible for providing supervisory oversight regarding WWP’s advisory business. While all transactional activity of Jill Carothers is reviewed by Courtney Hutchinson, supervision is performed on a regular and continuous basis by Annette Brinton and Charles Bowes, which includes a review of ongoing management of investment advice and the issuance of financial plans. Annette Brinton’s, Charles Bowes’ and Courtney Hutchinson’s contact information is 877.768.4802 or [annette@waypointwp.com](mailto:annette@waypointwp.com), [chuck@waypointwp.com](mailto:chuck@waypointwp.com) and [courtney@waypointwp.com](mailto:courtney@waypointwp.com), respectively.