CLEMENT
FINANCIAL SERVICES
Making a Difference in the Lives of People

CFP™ PRACTICIONER
Disclosure Form

Our Mission:
We at Clement Financial Services, Inc. have each sensed a calling and have answered with a commitment to make a difference in the lives of people, as we assist them in planning for their financial concerns, objectives, and goals.

CFP™, Certified Financial Planner™, and CFP are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

How We Work With You on Your Financial Plan:
Our approach to personal financial planning is relationship based. In order to help you develop a financial plan, we gather significant information about you, your financial situation, your attitudes, goals, and objectives, your time horizon to achieve those goals, and your risk tolerance. We then analyze that information in an objective manner and develop recommendations for you. We endeavor throughout this process to consistently act in your interest, placing your interest ahead of our own. We believe that you should be informed and proactively involved in your financial affairs, so we will hold frequent meetings with you to educate, inform and involve you in the financial planning process. We also seek to act as your chief financial advisor and will work to coordinate the efforts of your other advisors in your best interest.

The CFP Practitioners and firm perform personal financial planning related to the following areas:

- Cash Management – evaluating monthly cash flow, budgeting, debt management, etc.
- Risk Management – evaluation of insurance needs and coverage.
- Tax reduction strategies – looking for ways to help reduce your tax liability.
- Investment strategies – evaluating your investment portfolio with respect to performance, risk, and diversification in light of your goals, objectives, time horizon and risk tolerance.
- Retirement planning – assessing your income need in retirement, your current retirement assets and contributions, and other sources of retirement income.
- Estate conservation – evaluating your estate planning needs and current plan.

The planning process consists of the following steps:

- Identify your current goals and objectives. Record personal information about you and your family.
- Collect and analyze your information such as financial statements, tax returns, investment statements, insurance policies, employee benefits booklets, wills, trusts, etc.
- Present a report in light of your current situation and goals, including recommendations for strategies for moving towards your goals and objectives.
- Implement a comprehensive strategy.
- Monitor and evaluate your plan, including meeting with you annually to report and evaluate.
- Be available to provide service to you as needed.

Our Team of Professionals:

Our planning services are provided by a team of financial professionals. Here is a brief description of the background and credentials of our staff of advisors. All of our agents hold current Life and Health Insurance licenses in addition to their other designations.

Roger Clement, CLU, ChFC, Certified Financial Planner, Series 7 and Series 65 licenses

Roger received a Bachelor of Science degree in Education from the University of Arkansas in 1972. He built, owned and/or managed poultry processing plants for 18 years before beginning his financial services career as a New York Life Insurance agent and founding Clement Financial Services, Inc. in 1989.

Rod Bastian, CLU, ChFC, Certified Financial Planner Series 7 and Series 65 licenses

Rod received his Bachelor of Science degree in Secondary Education from Missouri Southern State College in 1971 and served as a music/youth minister for 15 years in various churches. He went to work for New York Life as an agent in 1985 and was promoted to management in 1989. He joined Clement Financial Services, Inc. in 1998.

Kevin Barnes, CLU, Certified Financial Planner Series 7 and Series 65 licenses

Kevin graduated from Iowa State University in 1983 with a Bachelor of Arts in Broadcast (Journalism) degree. He worked for 12 years as a television sports anchor. He began his career in financial services in 1996 as a New York Life agent. He joined Clement Financial Services, Inc. in 1998.

Jeff Reeves, **Series 7 and 65 licenses**

Jeff graduated from John Brown University in 2003 with a Bachelor of Science degree in organizational management. He created and ran a business for 3 years. He began a career in financial services in 2001 and joined Clement Financial Services, Inc. in 2005.

Douglas Robinson, Series 7 and 66 licenses

Doug joined Clement Financial Services in 2001. He has since received his Life and Health insurance licenses as well as Series 7 and 66 licenses. He continues to work towards his Bachelors degree in Finance.

Deb Spencer, Series 7 and 66 licenses

Deb received her Doctorate of Chiropractic from Logan College of Chiropractic in 1989 and since has gained small business experience in private practice and in a construction business with her husband. Deb volunteered as part of the traveling team with Clement Financial Ministries before joining Clement Financial Services in 2008.

FEES AND COMPENSATION:

We are compensated through commissions based upon the implementation of our recommendations through ProEquities, Inc. (our broker/dealer), and/or our affiliation with various insurance companies. We will not receive a commission unless you purchase financial products through our organization. The amounts of these commissions vary between products and companies. We do not assess a fee for our consultations.

We are registered to sell securities through ProEquities, Inc., a registered broker/dealer and member of FINRA/SIPC; registered to offer investment advisory services through Investment Advisors, a division of ProEquities, Inc., an SEC Registered Investment Advisor; and licensed to sell life and health insurance products through a number of insurance companies. We are only allowed to sell the securities products of the companies which have an established marketing agreement with ProEquities. We can only sell the insurance products of the companies we are appointed to represent.

We may, upon your request, recommend other professionals, i.e. CPAs or attorneys to participate in the planning process. None of these provide any referral fees to us, and any financial arrangements for their services are between you and them.

As required by law, we have filed Form ADV with the SEC and offer Form ADV Part II to all clients annually.