

# BROCHURE SUPPLEMENT

For

James R. Martin Consulting, Inc. DBA

JRM Capital Management

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This brochure supplement provides information about James R. Martin-Chief Investment Officer, Dan Koerner-Investment Officer and Jill Foreman-Compliance Officer/Chief Operating Officer and supplements the brochure for James R. Martin Consulting, Inc. DBA JRM Capital Management. You should have received a copy of the brochure. Please contact Jill Foreman if you did not receive James R. Martin Consulting, Inc. DBA JRM Capital Management brochure or if you have any questions about the contents of this supplement

## **James R. Martin-Chief Investment Officer**

### **Educational Background and Business Experience**

Mr. Martin was born in 1948 and received a BA in Business from Eastern Washington University. Mr. Martin became a CPA in 1973 and was with Deloitte & Touche for 18 years (last six as an audit partner), before becoming the Chief Investment Officer of the M.J. Murdock Charitable Trust in 1988 until his retirement in 2018.

### **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 them providing investment advice. No information is applicable to this section.

### **Other Business Activities**

In addition to his role at JRM Mr. Martin serves on four investment committees for various non profits.

### **Additional Compensation**

Mr. Martin does not receive commissions, bonuses, 12(b)(1) fee kick backs or other compensation based on the sale of securities or other investment products.

## **Dan Koerner, CFA-Investment Officer**

### **Educational Background and Business Experience**

Dan received a BA in Business from the University of Northern Iowa and an MBA from Arizona State University. Additionally, he earned the Chartered Financial Analyst (CFA) designation in 2003. Working in the financial services industry for over 20 years and for much of that time with large wealth management firms, Dan has deep investment experience, much of which has been spent managing client assets. Primary competencies include investment manager research, portfolio construction, market analysis, risk management and global asset allocation.

The Chartered Financial Analyst (CFA®) and Certification Mark (collectively, the "CFA marks") are professional certification marks granted in the United States and internationally by the CFA Institute. The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals. There are currently more than 167,000 CFA charter holders around the world. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit

to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

**High Ethical Standards** - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

**Global Recognition** - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

**Comprehensive and Current Knowledge** - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and 2 ©2017 National Compliance Services 800-800-3204 professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

#### **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 them providing investment advice. No information is applicable to this section.

#### **Additional Compensation**

Mr. Koerner does not receive commissions, bonuses, 12(b)(1) fee kick backs or other compensation based on the sale of securities or other investment products.

## **Jill A. Foreman, CFP®-COO and Chief Compliance Officer**

#### **Educational Background and Business Experience**

Jill A. Foreman started at JRM in 2005 and is currently the Chief Operating Officer and Chief Compliance Officer. Mrs. Foreman was born in 1981 and graduated from Portland State University in 2004 with a degree in Marketing, Supply and Logistics and a certificate in International Business. Jill obtained her CFP designation in October 2010.

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 80,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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.

### **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 section.

### **Additional Compensation**

Mrs. Foreman does not receive commissions, bonuses, 12(b)(1) fee kick backs or other compensation based on the sale of securities or other investment products.

### **Supervision**

Mrs. Foreman is directly supervised by Mr. Martin-Chief Investment Officer. All investment communications with clients are discussed with Mr. Martin before communication begins. Mr. Martin can be reached at 360-567-1822 or at [jim@jrmcapitalmanagement.com](mailto:jim@jrmcapitalmanagement.com)