

# **Gianola**

Fee  Only

**FINANCIAL PLANNING**

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## **Firm Brochure**

(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of Gianola Financial Planning, LLC. If you have any questions about the contents of this brochure, please contact us at (614) 340-0770, or by e-mail at info@gianolafinancial.com. 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.

Additional information about Gianola Financial Planning, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

March 6, 2020

## Material Changes

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

There are no material changes since the last update of the Firm Brochure filed on March 13, 2019.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (614) 340-0770 or by email at [info@gianolafinancial.com](mailto:info@gianolafinancial.com).

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# Advisory Business

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## **Firm Description**

Gianola Financial Planning, LLC (also referred to as “we” or “GFP” in this brochure), a fee-only financial planning firm, was founded in 1995 by Jill Gianola, CFP®, the owner. In addition to Jill Gianola, there are three employees: a financial planner, a financial planning analyst, and a financial paraplanner. The firm is registered with the State of Ohio.

GFP provides personalized confidential financial planning and investment advice to individuals, trusts, estate, and small businesses. Advice is provided through consultation with the client and may include determination of financial goals, identification of financial problems, cash flow management, tax planning, insurance review, investment advice and implementation, education funding, retirement planning, and assistance in a client’s estate planning.

We receive our compensation solely from fees paid directly to us by clients. GFP is strictly a fee-only financial planning firm and does not receive any commissions based on the client’s purchase of any financial product such as insurance, annuities or mutual funds. The firm is not affiliated with any entity that sells financial products or securities and we do not accept any commissions or finder’s fees.

GFP does not act as a custodian of client assets. Our clients’ assets are custodied at independent qualified custodians such as Charles Schwab & Co., Inc. or in some cases at our clients’ employers’ retirement plans.

We hereby acknowledge that under the Employment Retirement Income Security Act (ERISA) of 1974, as amended, that GFP is a "fiduciary" when the firm’s services are subject to the provisions of ERISA.

We provide specific investment advice, but the client makes the final decision on investment selection and the client always maintains control of his or her assets. GFP will execute trades in the client’s account on a non-discretionary basis, meaning ONLY with advance consent from the client for each trade.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

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## **Principal Owners**

Jill Gianola owns 100% of Gianola Financial Planning, LLC.

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## **Types of Advisory Services**

Gianola Financial Planning, LLC offers comprehensive financial planning advice, including investment advice, to individuals, and to trusts, estates, and small businesses in connection with clients’ personal financial planning. The following are the typical financial planning arrangements offered to clients:

### **Full Retainer**

Services offered under the Full Retainer engagement include comprehensive financial planning for a fixed annual fee and is appropriate for clients who desire on-going services. Our Full Retainer services will include such areas as:

- Goal setting
- Budgeting and cash flow management
- Planning for retirement
- Managing retirement income and withdrawals from investments
- College planning
- Portfolio analysis and specific investment advice, with implementation if appropriate
- Tax planning and tax preparation
- Insurance analysis and benefit planning
- Estate planning and beneficiary review
- Charitable giving
- Small business planning.

In the second and subsequent years of a Full Retainer engagement, we review progress toward the clients' goals, plan for taxes, review investments, and provide advice on other subjects as appropriate.

At the end of each meeting, we provide our clients with a written set of recommendations and follow-up issues, as well as copies of planning worksheets.

We update our Full Retainer clients' net worth and asset allocation and review investments at least twice a year, usually prior to scheduled meetings. More frequent reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended.

Between scheduled meetings, we respond to our Full Retainer clients' questions by telephone or e-mail and we will schedule an additional telephone or in-person meeting if required.

### **Financial Jump Start**

We also offer a one-time, two-and-a-half hour review called a Financial Jump Start. This service is the first step for individuals or couples who seek advice on a limited number of topics and who may wish to sign up for our Retainer service. For thirty days following a Financial Jump Start, clients may ask follow-up questions by phone or e-mail about items discussed during the review. After that time, there are no on-going services.

The Financial Jump Start is not a comprehensive plan and is designed to focus on two to three specific planning issues.

### **Special Financial Planning Projects**

Special financial planning services are occasionally offered.

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### **Tailored Relationships**

At Gianola Financial Planning, LLC, advisory services are tailored to the individual needs of our clients. We help clients identify their goals and we document them during our meetings, typically in the written recommendations, a copy of which is provided to the client.

Agreements may not be assigned without client consent.

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### **Termination of Agreement**

Both the client and Gianola Financial Planning may terminate any of the agreements mentioned above at any time by notifying the other party in writing. Client will be responsible for paying for any work done that has not been already paid. If the client made an advance payment, GFP will refund any unearned portion of the advance payment remaining at termination.

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### **Assets Under Management**

Gianola Financial Planning, LLC does not perform ongoing and continuous supervision to client's assets and therefore does not report assets under management.

## **Fees and Compensation**

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### **Description**

Gianola Financial Planning, LLC charges on a fixed fee basis for its services. Fees are disclosed clearly and in writing before work begins. Gianola Financial Planning, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser fee based upon certain criteria (e.g., long-term relationship, type of assets, etc.)

**Full Retainer Engagement Fee:** Full Retainer fees are an annual fixed fee and calculated according to a formula based on income, assets, complexity of situation, and the time anticipated to perform the services. The minimum initial fee for full retainer clients is \$3,500.

**Financial Jump Start Fee:** The fixed fee for this service is \$900. The Financial Jump Start fee for individuals or couples with less than \$50,000 in investable assets is \$650.

**Special Financial Planning Project Fee:** We occasionally undertake a special financial planning project that is not described in the other types of agreements such as implementation of Financial Jump Start recommendations. The fee for a special project is

quoted in writing before work begins and ranges from \$1,000 to \$2,500.

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### **Fee Billing**

Full Retainer fees are payable as follows: in the first year, 50% of the fee is due upon signing the agreement and the remaining 50% is due six months later. Renewal fees are calculated at the beginning of the calendar year and are payable in two installments: half the renewal fee is due within 30 days of completion of the client's tax return or, for non-tax clients, in April. The remaining 50% is due in September. Any partial year's fee is prorated based on the amount of time services are provided.

Financial Jump Start and Special Financial Planning Project fees are due at the time of service.

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### **Other Fees**

Custodians (such as Charles Schwab) may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange-traded funds. Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Gianola Financial Planning, LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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### **Past Due Accounts and Termination of Agreement**

Gianola Financial Planning, LLC reserves the right to stop work on any account that is more than 60 days overdue. In addition, GFP reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in GFP's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

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## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Gianola Financial Planning, LLC does not use a performance-based fee structure because we believe it can result in a conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

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## **Types of Clients**

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### **Description**

Gianola Financial Planning, LLC generally provides investment advice to individuals, couples and families. We may also provide advice to trusts, estates, and small businesses if



connected with a client's personal financial planning. Client relationships vary in scope and length of service.

We do not impose a minimum dollar value of assets or other condition for engaging our services.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis methods may include fundamental analysis.

The main sources of information include Morningstar reports, fund prospectuses, financial newspapers and magazines, and research materials prepared by others. Employees of Gianola Financial Planning, LLC also attend industry conferences and may attend conference calls with mutual fund portfolio managers or staff.

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### **Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation. We often recommend index mutual funds (passively managed investments) as well as actively managed mutual funds and exchange-traded funds. We may also recommend individual Treasury securities and certificates of deposit. We rarely recommend individual stocks, but we give advice on portfolios of individual stocks clients own when they begin working with us. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client's portfolio is designed for his or her individual circumstances and is based on the client's goals and current financial situation, tolerance for risk, tax situation, and stage in the financial lifecycle.

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### **Risk of Loss**

- All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:
- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to actual or possible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
  - Inflation Risk: When inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.
  - Currency Risk: Overseas investments are subject to fluctuations in the value of the

dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

- **Reinvestment Risk:** There is a risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., the interest rate). This primarily relates to fixed income securities such as bonds or certificates of deposit.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, the airline industry's profits are more sensitive to changes in oil prices than the software industry's profits. Business risk can be minimized by ensuring a portfolio is diversified across many companies and industries.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into a predictable amount of cash. For example, Treasury Bills are liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases risk, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present clients.

## **Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

Gianola Financial Planning, LLC does not participate in any other industry business activities.

### **Affiliations**

Gianola Financial Planning, LLC does not have any arrangements that are material to its advisory business or its clients with any related person.

Jill Gianola and Sana Haque are members of ACP (the Alliance of Comprehensive Planners), a non-profit network of fee-only financial planners who provide comprehensive planning. Gianola Financial Planning, LLC pays an annual license fee to ACP to use proprietary software and systems and to have access to on-going financial planning training and support.

Jill Gianola is a member of the National Association of Personal Financial Advisors (NAPFA) and the National Association of Tax Professionals.

# Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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## Code of Ethics

The employees of Gianola Financial Planning, LLC have committed to a Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA) as well as the Alliance of Comprehensive Planers (ACP) Pledge to Clients promulgated by ACP. All documents are available for review by clients and prospective clients upon request.

In concise terms, Gianola Financial Planning, LLC will always:

- Act as a fiduciary, which means to act in the best interest of every client
- Act with integrity and dignity when dealing with clients, prospects, and others
- Strive to maintain and continually enhance our high degree of professional education regarding all aspects of personal financial planning; and
- Seek at all times to preserve our firm's independence and to maintain our complete objectivity with respect to our advisory services and each recommendation made to our clients.

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## Participation or Interest in Client Transactions

Gianola Financial Planning, LLC and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. In no event will investment recommendations be made to clients where a GFP employee's ownership interest is more than "di minimis" or where an employee could influence the value of personal holdings through the making of such a recommendation. Employees comply with the provisions of the Gianola Financial Planning *Compliance Manual*.

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## Personal Trading

The Chief Compliance Officer of Gianola Financial Planning, LLC is Jill Gianola. Gianola Financial Planning, LLC prohibits the use of material non-public information and protects the confidentiality of the client information. We require that all employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## Brokerage Practices

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### Selecting Brokerage Firms

Gianola Financial Planning, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. GFP recommends custodians based on the proven integrity and financial

responsibility of the firm, the best execution of orders at reasonable commission rates, and the quality of client service. Clients are not required to hold their investments with any particular custodian.

Gianola Financial Planning, LLC recommends discount brokerage firms such as Charles Schwab & Co., Inc. GFP has an institutional relationship with Charles Schwab which facilitates the electronic delivery of client portfolio holdings and allows clients to access a wider range of mutual funds on a no-load basis. We do not receive any fees or commissions or any other payment from Charles Schwab or any other custodian.

We periodically review trading fees to ensure best execution.

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### **Soft Dollars**

Soft dollars are in-kind payments such as discounts, equipment, or software, or provided to financial planning firms by custodians or mutual fund companies. Gianola Financial Planning, LLC does not receive soft dollar benefits from the mutual funds we recommend to clients. Schwab Advisor Services provides support services that help us administer our clients' accounts at no cost to GFP.

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### **Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## **Review of Accounts**

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### **Periodic Reviews**

Review meetings with Full Retainer clients are typically held two to three times a year after the initial year. At least once a year, each Full Retainer client's net worth and investments are reviewed to assess diversification, investments, and progress toward goals. More frequent reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended. Periodic reviews are not performed for Financial Jump Start clients because that arrangement does not include on-going services.

Account reviews are performed by Jill Gianola for her clients and by Sana Haque for her clients.

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### **Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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### **Regular Reports**

Clients receive written recommendations at the end of each meeting that include a summary of topics discussed. Typically, Full Retainer clients receive an updated net worth statement

and inventory of assets and liabilities at least twice a year and at least once a year, Full Retainer clients also receive an analysis of progress toward their goals and a projection of their next tax return.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals**

Gianola Financial Planning, LLC has been fortunate to receive many client referrals over the years. We do not compensate referring parties for referrals.

### **Referrals Out**

Gianola Financial Planning, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

### **Other Compensation**

Jill Gianola occasionally receives compensation for financial planning talks, workshops, or seminars she presents, as well for articles she writes on financial planning topics for magazines and other publications. Jill has taught at local universities, for which she was paid. Jill wrote *The Young Couple's Guide to Growing Rich Together*, published by McGraw-Hill, for which she received an advance and royalties.

## **Custody**

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### **Account Statements**

All assets are held at qualified custodians, who provide account statements directly to clients at their address of record at least quarterly.

Our firm has custody only to the extent we deduct fees from client accounts for a number of our clients. We have arranged this for the clients' convenience and with the clients' express permission. The custodian of these accounts (Charles Schwab & Co., Inc.) send quarterly statements to clients that reflect the fee deductions. Clients should carefully review their statements and contact Gianola Financial Planning, LLC immediately if they have any questions.

## **Investment Discretion**

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### **Discretionary Authority for Trading**

Gianola Financial Planning, LLC may—on a non-discretionary basis—buy or sell investments for a Full Retainer Client but only after the client has authorized us to do so. Non-discretionary means we must get our client's express permission and approval for each individual trade.

## **Voting Client Securities**

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### **Proxy Votes**

Gianola Financial Planning does not vote proxies on securities. Clients are expected to vote their own proxies as well as make all other elections relative to mergers, acquisitions, tender offers or other events pertaining to their account holdings.

When assistance on voting proxies is requested, Gianola Financial Planning, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Financial Information**

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### **Financial Condition**

Gianola Financial Planning, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Gianola Financial Planning does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client six months or more in advance of services.

## **Requirements for State-Registered Advisers**

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State-registered advisers must provide additional information about the firm and themselves: Gianola Financial Planning, LLC nor any of its associated persons has any disclosures to make for this item. Gianola Financial Planning, LLC has no disclosures as to arbitrations, civil, self-regulatory organization or administrative proceedings.

**Brochure Supplement  
For**

**Jill Gianola CFP®,**

**and**

**Sana Shamsi Haque, CFP®,**

Gianola Financial Planning, LLC  
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**March 6, 2020**

This brochure supplement provides information about the qualifications and business practices of Jill Gianola and Sana Haque of Gianola Financial Planning, LLC. If you have any questions about the content of this brochure supplement, please contact us by telephone or email at: 614-340-0770.

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.

Additional information about Jill Gianola and Sana Haque is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Education and Business Standards**

Gianola Financial Planning, LLC requires that any employee whose function involves giving investment advice to clients must be a graduate of a four-year college and must:

1. Hold the Series 65 Investment Adviser Representative license or its equivalent if not a CFP® certificant;
2. Hold or be pursuing the Certified Financial Planner™ (CFP®) designation;
3. Have work experience that demonstrates their aptitude for financial planning; and
4. Adhere to the Code of Ethics of the National Association of Personal Financial Advisors (NAPFA), the Alliance of Comprehensive Planners (ACP) and the CFP® Board's Standard of Professional Conduct.

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## **Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

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.

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 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.

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## **Jill Gianola, MS, MBA, CFP®, Owner and Managing Member**

Year of birth: 1951

### **Educational Background:**

- Oberlin College, Oberlin OH 1969-1971
- B.A. (Economics) from University of Wisconsin, Madison, WI 1973
- M.S. (Economics) from University of Wisconsin, Madison, WI 1975
- MBA from University of Illinois, Urbana, IL 1984
- CFP® Certificant, 1995

### **Business Experience includes:**

- International Economist, US Department of the Treasury, 1975-77
- Administrative Officer, Electronic Decisions, Inc., 1984-1993
- Small Business Technical Assistant, State of Ohio, 1994-1996
- President, Gianola Financial Planning, 1995 - present

**Disciplinary Information:** None

**Other Business Activities:** Jill is the author of *The Young Couple’s Guide to Growing*

*Rich Together*, published by McGraw-Hill.

**Additional Compensation:** Jill receives royalties from the book mentioned above. She occasionally presents financial planning seminars and workshops for which she is compensated.

**Supervision:** Ms. Jill Gianola is the firm's Chief Compliance Officer There is no one in a supervisory capacity over her. If you have any questions you can contact her at: 614-340-0770.

**Requirements for State-Registered Advisers:**

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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**Sana Shamsi Haque, MBA, CFP®**

Year of birth: 1975

**Educational Background:**

- BSBA (Management Information Systems) from The Ohio State University, Columbus, Ohio 1996-1999
- MBA (Finance) from University of Toronto, Toronto, Ontario 2001-2003
- CFP® Certificant, 2017

**Business Experience includes:**

- Financial Analyst, Merrill Lynch Investment Managers, Inc., 2000-2001
- Internal Auditor, Nationwide Financial Services, Inc., 2003-2004
- Research Analyst, Cambridge Connection, Inc., 2004-2005
- Financial Advisor, Gianola Financial Planning, LLC., 2012 - present

**Disciplinary Information:** None

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:** Ms. Jill Gianola is the firm's Chief Compliance Officer and serves in a supervisory capacity over Ms. Haque. If you have any questions you can contact Ms. Gianola at: 614-340-0770.

**Requirements for State-Registered Advisers:**

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None