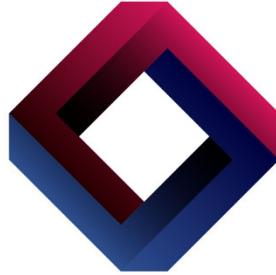


This brochure supplement provides information about Jacklyn Brooke Cassady (Brooke) that supplements the Avant-Garde Wealth brochure. You should have received a copy of that brochure. Please contact Brooke or Sabina if you did not receive Avant-Garde Wealth's brochure or if you have any questions about the contents of this supplement. Additional information about Jacklyn Brooke Cassady is available on the SEC's website at www.adviserinfo.sec.gov.



AVANT-GARDE
WEALTH

Form ADV Part 2B – Individual Disclosure Brochure

as of 12/29/2020

For

Jacklyn Brooke Cassady (Brooke)
Investment Adviser Representative

Avant-Garde Wealth
911 College Street Suite 203
Bowling Green, KY 42101
a-gwealth.com
270-495-0190
contact@a-gwealth.com

Jacklyn Brooke Cassady
brooke@a-gwealth.com

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

NAME: Jacklyn Brooke Cassady (Brooke)

BORN: 1993

EDUCATION BACKGROUND AND PROFESSIONAL DESIGNATIONS

EDUCATION:

M.A. Applied Economics, Western Kentucky University, 2016

B.S Finance, Western Kentucky University, 2015

B.A. Economics, Western Kentucky University, 2015

Certificate of Financial Planning, Western Kentucky University, 2015

DESIGNATIONS:

AFC® - ACCREDITED FINANCIAL COUNSELOR

The AFC® (Accredited Financial Counselor®) designation demonstrates to colleagues, clients, employers, and the public that certified individuals have the knowledge and proficiency required of the financial counselor professional. Professionals earn this distinction through education, experience, and by meeting the highest standards of social science and practice of professional financial counselors validated by their performance through examination.

Providing you with the knowledge and experience to meet individuals and families where they are, help them build a strong financial foundation, realize their goals and achieve lasting financial well-being.

ABILITIES OF THE AFC®

- Educate clients in sound financial principles.
- Assist clients in the process of overcoming their financial indebtedness.
- Help clients identify and modify ineffective money management behaviors.
- Guide clients in developing successful strategies for achieving their financial goals.
- Support clients as they work through their financial challenges and opportunities.
- Help clients develop new perspectives on the dynamics of money in relation to family, friends and individual self-esteem.

AFC ELIGIBILITY REQUIREMENTS

To earn the AFC credential, all candidates must:

1. Educational Requirement: Meet any ONE of the following educational requirement pathways:
 - a. Financial Education: Completion of applicable course work in Personal Finance, Financial Planning, Financial Counseling, Consumer Sciences, or equivalent curriculum* from a regionally-accredited college or university in the United States during the past seven (7) years.
 - i. Individuals who completed their degree/coursework more than 7 years prior to AFC application will still qualify under this option if they have been employed full-time in the financial counseling or financial education field for at least 4 of the last 7 years, or employed part-time in the financial counseling or financial education field for at least 5 of the last years.
 - ii. A transcript showing completion of coursework that corresponds to all of the AFC core competencies must be submitted electronically with initial registration for the AFC certification program.

- iii. *AFCPE recognizes that different schools use different terminology. An equivalent degree is defined as a degree in the financial field with coursework that corresponds to all the AFC core competencies. For any coursework that does not fall under the above titles, applicants will be asked to provide specifics on coursework completed including competencies they believe have been satisfied.
- b. Professional Designation and Training: Certified Financial Planner (CFP), Certified Public Accountant (CPA), Chartered Financial Consultant (ChFC), or Chartered Financial Analyst (CFA) professionals must provide verification that the professional certification is current and in good standing AND complete either:
 - i. Verify completion of applicable course work (corresponding to the remaining competencies not met by the professional designation in Financial Counseling, Consumer Sciences, or comparable curriculum* from a regionally-accredited college or university in the United States by submitting transcript electronically, or
 - ii. Enroll in the AFCPE Financial Counseling and Debt Management self-study module‡.
- c. Self-Paced Study: Complete the AFCPE Self-Paced Study Accredited Financial Counselor course. Qualifying military spouses may complete AFCPE Self-Paced Study through the FINRA Foundation Military Spouse Fellowship program.
- d. AFCPE Approved Education Program
 - i. Distance Learning Program: Complete the AFCPE distance learning program‡ offered by an approved distance learning provider. Candidates must enroll within one (1) year of graduation.
 - ii. Approved University Program: Complete an AFCPE approved university program‡ by one of the approved education program providers listed on the AFCPE website. Candidates must enroll within one (1) year of graduation. Approved University Programs have met the following guidelines established by AFCPE:
 - iii. Programs must be housed within post-secondary institutions accredited by one of the six (6) regional accrediting agencies recognized by the Department of Education, and all coursework should be, at a minimum, at an Undergraduate level of study.
 - iv. Coursework must cover subject areas corresponding to the core competencies required to sit for the AFC certification exam (a minimum of 6 credit hours is required to satisfy this requirement).
 - v. Required curriculum should be within a program that supports student development in personal finance, debt management, and counseling skills through additional coursework and/or other educational or experiential opportunities.
 - vi. The University Supervisor, a faculty member of the University, must be an AFC in good standing or have a graduate degree from a financial planning, financial counseling, or other degree approved on a case-by-case basis.

‡ Note Regarding Education Options: Training provided by AFCPE is optional and is not a requirement for AFC certification. Individuals applying under the Financial Education and Professional Designation and Training pathways are not required to complete AFCPE provided or approved education. Each education pathway is designed to ensure that applicants have been exposed to education that corresponds with each of the core competencies on the AFC examination. The AFCPE Certification Council does not develop, approve, recommend, or endorse any educational programs, study programs, or other offerings. AFCPE courses are developed and delivered by the AFCPE independent of the Certification Council with no access to confidential AFC examination content. All applicants are encouraged to choose the educational pathway best suited to their educational background and professional experience.

2. Examination: Pass the AFC examination.

3. Experience Requirement: Submit verification of 1,000 hours of financial counseling experience.

Acceptable experience includes:

- a. Offering one-on-one counseling or advising services for clients
- b. Developing and conducting education and training for clients
- c. Developing education and training programs for financial counselors
- d. Conduct educational training for financial counselors
- e. Serving as an education director for a financial counseling organization
- f. Supervising financial counselors

Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program. Certification will not be granted until all requirements have been completed successfully.

4. Final Certification Documentation: Complete the AFC final certification documentation. Final certification documentation includes:
 - a. Agreement to adhere to the AFCPE Code of Ethics.
 - b. Submission of three letters of reference attesting to professional competence and experience. One letter must be from a supervisor and submitted on letterhead, one letter must be from a fellow financial counseling professional and submitted on letterhead, and one must be from a client.

Certificants who have received the AFC credential are required to complete thirty continuing education units (CEUs) during a two-year reporting cycle. CEUs earned during one reporting cycle do not carry over to future reporting periods.

Renewal of an AFC credential requires:

1. Current AFC certification (active status)
2. Acquire and submit 30 continuing education units that support the AFC role
 - a. 2 CEUs must be for Ethics
3. Payment of the Annual Certification Renewal Fee
4. Attestation to comply with the AFC Code of Ethics and Standards of Practice

Renewal is mandatory for all certificants. Failure to recertify by the deadline will result in suspension of the credential (see "Reinstatement" below). Individuals whose certification has expired or been suspended or revoked may not represent him/herself as an AFC certificant and may not use the designation until he/she receives official notice that the renewal requirements have been satisfied or that certification status has been reinstated.

CFP® - CERTIFIED FINANCIAL PLANNER

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 71,000 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:

1. 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;
2. 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;
3. Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
4. 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:

1. 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
2. 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.

EXPERIENCE:

Aug. 2020 - PRESENT	<i>Community Instructor</i> Texas Tech University
Feb. 2020 – PRESENT	<i>Co-Owner, Financial Planner</i> Avant-Garde Wealth, LLC
Mar. 2020 – PRESENT	<i>Financial Concierge</i> Your Money Line Powered by Pete the Planner®
Jan. 2020 – May. 2020	<i>Adjunct Instructor</i> Western Kentucky University
May. 2016 – Feb. 2020	<i>Financial Assistant</i> Levine Group, LLC
Jan. 2016 – Dec. 2016	<i>Graduate Instructor</i> Texas Tech University
June 2015 – Dec. 2015	<i>Intern</i> Levine Group, LLC
Nov. 2012 – June 2015	<i>Certified Senior Teller</i> BB&T

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activity

Jacklyn Brooke Cassady is a Community Instructor at Texas Tech University. This position is not an investment related business.

Jacklyn Brooke Cassady is a Financial Coach for Your Money Line Powered by Pete the Planner®. This position is not an investment related business.

Jacklyn Brooke Cassady is a licensed insurance agent in the state of Kentucky. From time to time, she will offer clients advice or products from her insurance activities. Clients should be aware that insurance services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Avant-Garde Wealth always acts in the best interest of the client, including the sale of commissionable products to clients. Clients are in no way required to implement the plan through any representative of Avant-Garde Wealth in his or her capacity as an insurance agent.

Item 5: Additional Compensation

Other than Salary, annual bonuses, and regular bonuses, Jacklyn Brooke Cassady does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Avant-Garde Wealth.

Item 6: Supervision

Representatives of Avant-Garde Wealth regularly collaborate to provide clients with the best possible advice. However, due to each representative's qualifications, including but not limited to the CFP® certification and AFC® designation, representatives do not supervise one another.

Item 7: Requirements for State Registered Advisers

This disclosure is required by Kentucky securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

1. Jacklyn Brooke Cassady has **NOT** been involved in any of the events listed below.
 - a. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - i. an investment or an investment-related business or activity;
 - ii. fraud, false statement(s), or omissions;
 - iii. theft, embezzlement, or other wrongful taking of property;
 - iv. bribery, forgery, counterfeiting, or extortion; or
 - v. dishonest, unfair, or unethical practices.
 - b. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - i. an investment or an investment-related business or activity;
 - ii. fraud, false statement(s), or omissions;
 - iii. theft, embezzlement, or other wrongful taking of property;
 - iv. bribery, forgery, counterfeiting, or extortion; or
 - v. dishonest, unfair, or unethical practices.
2. Jacklyn Brooke Cassady has **NOT** been the subject of a bankruptcy petition at any time.