

Item 1 – Cover Page

JENNIFER LYNN STONE

PETSO FINANCIAL CONSULTANTS LLC

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

This Brochure Supplement provides information about Jennifer Lynn Stone that supplements Petso Financial Consultants LLC's ("Petso Financial" or the "Firm") Brochure ("Form ADV Part 2A"). You should have received a copy of that Brochure. Please contact us at (208) 853-2000 or [jstone@petsofinancial.net](mailto:jstone@petsofinancial.net) if you did not receive copy of the Firm's Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Jennifer Lynn Stone is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Jennifer Lynn Stone is 4429530.

**JENNIFER LYNN STONE, CFP®**

Year of Birth: 1973

**Item 2 – Educational Background and Business Experience**

**EDUCATION**

Ms. Stone obtained the CFP designation in 2006.

**BUSINESS BACKGROUND**

02/2001 to Present     President & Investment Advisor Representative  
Petso Financial Consultants LLC

09/2016 to 12/2017     Registered Representative  
Mutual Securities, Inc.

01/2011 to 12/2015     Investment Advisor Representative  
Cambridge Investment Research Advisors, Inc.

09/2001 to 12/2015     Registered Representative  
Cambridge Investment Research, Inc.

**PROFESSIONAL DESIGNATIONS**

**CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP (with a 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.

While there may be a variance in credential requirements from 2006 when Ms. Stone was originally awarded the CFP® certification, currently 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 are 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 – (1) Complete at least three years (at least 6,000 hours) of full-time financial planning-related experience or (2) complete at least two years (at least 4,000 hours) of full-time financial planning-related experience while under the supervision of a CFP® professional; and
- Ethics – Agree to be bound by the CFP Board’s *Code of Ethics and Standards of 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 Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics and Standards of 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 – Disciplinary Information**

Ms. Stone has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client’s evaluation of her or any of the services Petso Financial provides.

### **Item 4 – Other Business Activities**

Ms. Stone is not involved in any investment related business activities outside of her work with Petso Financial.

### **Item 5 – Additional Compensation**

Ms. Stone does not receive additional compensation or economic benefit from any third parties for providing advisory services to clients of Petso Financial.

### **Item 6 – Supervision**

Ms. Stone supervises the firm in the areas of client services and advice, investment policies, forms and procedures, day to day operations, general management of the firm and compliance related matters.