

This brochure supplement provides information about James Allen Saling that supplements the Saling Wealth Advisors brochure. You should have received a copy of that brochure. Please contact James Allen Saling if you did not receive Saling Wealth Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about James Allen Saling is also available on the SEC's website at www.adviserinfo.sec.gov.

Saling Wealth Advisors
Form ADV Part 2B – Individual Disclosure Brochure
for
James Allen Saling
Personal CRD Number: 1780075
Investment Adviser Representative

Saling Wealth Advisors
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(502) 805-3002
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UPDATED: 03/28/2023

Item 2: Educational Background and Business Experience

Name: James Allen Saling **Born:** 1956

Educational Background and Professional Designations:

Education:

Attended University of Louisville, 1974-1976

Designations:

CFP® - Certified Financial Planner, March 1992

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 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:

- i. 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
- ii. 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.

Business Background:

04/2016 - Present	Chairman & Senior Executive Saling Wealth Advisors
03/1993 - 04/2016	Senior VP & Financial Consultant J.J.B. Hilliard, W.L. Lyons, LLC

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 Activities

James Allen Saling an Emeritus Board Director for St. Xavier High School in Louisville, Kentucky. Mr. Saling also serves on the Board of Directors for Global Game Changers and is on the Finance Committee for the Nativity Academy. Mr Saling serves as a volunteer and is on the Finance Committee for both organizations, which primarily involves the oversight of balance, budget, and income/expense reports. Mr. Saling is not involved with any investment-related activity outside of his advisory services through Saling Wealth Advisors.

Item 5: Additional Compensation

James Allen Saling does not receive any economic benefit from any person, company, or organization, other than Saling Wealth Advisors in exchange for providing clients advisory services through Saling Wealth Advisors.

Item 6: Supervision

As a representative of Saling Wealth Advisors, James Allen Saling is supervised by Emily Saling, the firm's Chief Compliance Officer. Emily Saling is responsible for ensuring that James Allen Saling adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Emily Saling is (502) 805-3000.