

Item 1 - Cover Page



CRD# 1780075

Form ADV Part 2B – Brochure Supplement for James Allen Saling

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Louisville, Kentucky 40223

502-805-3000

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This brochure supplement provides information about James Allen Saling, and supplements the Cardinal Strategic Wealth Guidance, LLC, d/b/a Saling Wealth Advisors (“*Saling Wealth Advisors*”) brochure. You should have received a copy of that brochure. Please contact Saling Wealth Advisors at 502-805-3000 if you did not receive Saling Wealth Advisors’ brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background & Business Experience

Name: James Allen Saling

Year of Birth: 1956

Education: Attended University of Louisville, 1974-1976

Business Background:

Chairman & Senior Executive, Saling Wealth Advisors, April 2016 – Present

Senior VP & Financial Consultant, J.J.B. Hilliard, W.L. Lyons, LLC, March, 1993 - April 2016

Professional Designation(s):

Certified Financial Planner (CFP), March 1992

Designation: Certified Financial Planner (CFP®). Issuing Organization: Certified Financial Planner Board of Standards, Inc. (CFPBS). Prerequisites/Experience Required: Must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience. Educational Requirements: Must complete a CFP®-board registered program or hold another designation authorized by the CFPBS. Continuing Education: 30 hours every two years.

Item 3 - Disciplinary Information

There are no legal or disciplinary events material to your evaluation of Mr. Saling.

Item 4 - Other Business Activities

Mr. Saling is a partner of Foursome Investments, a real estate company. He devotes no time to these activities.

Mr. Saling is a limited partner of KP Capital Rentals LP, a company that invests in real estate. He devotes one hour to these activities.

Mr. Saling also volunteers his time on the boards of directors for St. Xavier High School, Nativity Academy, and Global Game Changers.

Mr. Saling is an investor in MM Lending, LLC, a real estate company. He devotes no time to these activities.

Mr. Saling is a co-owner of GPK Enterprises, LLC. The entity partially owns a piece of commercial real estate. Mr. Saling devotes no time to these activities.

Mr. Saling is a licensed insurance agent affiliated with Raymond James Insurance Group, Inc. He is entitled to receive a commission or other remuneration on the sale of insurance and other products. In order to protect client interests, Saling Wealth Advisors' policy is to fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Mr. Saling and pay an advisory fee to Saling Wealth Advisors on assets held in the same account. These

fees are exclusive of each other. Clients are not obligated, contractually or otherwise, to use the services of Raymond James Insurance Group, Inc. Mr. Saling spends no more than four hours per week selling insurance.

Item 5 - Additional Compensation

Mr. Saling does not receive any additional compensation or economic benefit outside of his regular salary such as any sales awards or other prizes.

Item 6 - Supervision

Mr. Saling will be supervised by Emily Saling, who can be reached at 502-805-3000.

Item 7 - Requirements for State-Registered Advisers

No additional disclosures required.