

*This brochure supplement provides information about Mark Ian Magnuson that supplements the VPWM Advisors brochure. You should have received a copy of that brochure. Please contact Mark Ian Magnuson if you did not receive VPWM Advisors' brochure or if you have any questions about the contents of this supplement.*

*Additional information about Mark Ian Magnuson is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **VPWM Advisors**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Mark Ian Magnuson**

Personal CRD Number: 1131519

Investment Adviser Representative

VPWM Advisors  
250 Prairie Center Drive, Suite 207  
Eden Prairie, MN 55344  
(952) 944-3399  
[mark.magnuson@lpl.com](mailto:mark.magnuson@lpl.com)

UPDATED: 4/19/2017

## Item 2: Educational Background and Business Experience

**Name:** Mark Ian Magnuson      **Born:** 1951

### **Educational Background and Professional Designations:**

#### **Education:**

M. Div. Ministry, United Seminary - 1982

BA Speech-Communications, University of Minnesota - 1975

MA Youth Ministry and Religion, Luther-NW Seminary - 1979

#### **Designations:**

##### **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 62,000 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:

- 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 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.

PPC® (Professional Plan Consultant) – completed 3/2017

AIF® (Accredited Investment Fiduciary) – completed 3/2017

### **Business Background:**

06/2014 – Present	Investment Adviser Representative VPWM Advisors
09/1996 – Present	Agent Jonathan Hind Financial Group
06/1991 – Present	Agent Fringe Benefits Design
09/1996 – 12/2014	Agent UNUM
09/1996 – 12/2014	Agent Prideaux Agency
06/1991 – 06/2014	Branch Manager LPL Financial 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**

Mark Ian Magnuson is a registered representative and investment adviser representative with LPL Financial LLC, and a licensed insurance agent. From time to time, he will offer clients advice or products from these activities. Clients should be aware that these services pay a commission or other forms of compensation and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser.

Mr. Magnuson may also refer clients to MyCareDirectives.com for help planning end of life decision making.

VPWM Advisors always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of VPWM Advisors in such individual's outside capacity.

#### **Item 5: Additional Compensation**

Mark Ian Magnuson does not receive any economic benefit from any person, company, or organization, other than VPWM Advisors in exchange for providing clients advisory services through VPWM Advisors.

#### **Item 6: Supervision**

As a representative of VPWM Advisors, Mark Ian Magnuson works closely with supervisor Joseph S. McRae, and all advice provided to clients is reviewed by this supervisor prior to implementation. Joseph McRae can be reached at (762) 587-7120. Mark Ian Magnuson adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.