

FORM ADV PART 2B BROCHURE SUPPLEMENT

Donald L. Wettstein

Item 1 – Cover Page

Donald L. Wettstein
DLW Planning, Inc.
2698 Sedona Drive
Normal, IL 61761
309-825-6949

Date of Supplement: June 2014

This brochure supplement provides information about Donald L. Wettstein that supplements the DLW Planning, Inc. (“DLW Planning”) disclosure brochure. You should have received a copy of that brochure. Please contact Donald L. Wettstein at Don.dlwplanning@gmail.com or at 309-825-6949 if you did not receive DLW Planning’s brochure or if you have any questions about the contents of this supplement.

Additional information about Donald L. Wettstein is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Donald L. Wettstein

CRD # 6340475

Post-Secondary Educational Background:

Western Illinois University, BS Agri-Business: 1971
University of Illinois, MS Ag Economics: 1974
College for Financial Planning, Financial Planning: 1997

Business Background:

DLW Planning, Investment Advisor Represents, 06/2014 to Present
Heartland Bank and Trust Company, Trust Officer, 11/1994 to 03/2014
Flanagan State Bank, Vice President - Trust Officer, 6/1974 to 10/1994

Professional Designations

Certified Financial Planner (CFP)

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

FORM ADV PART 2B BROCHURE SUPPLEMENT

Donald L. Wettstein

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:

- 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
- 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.

CFP Acknowledgment: Donald L Wettstein acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you become aware that (ADVISOR)’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

FORM ADV PART 2B BROCHURE SUPPLEMENT

Donald L. Wettstein

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners, and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

Donald L. Wettstein has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Don L. Wettstein has no other outside business activities to disclose.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Donald L. Wettstein can receive additional benefits.

Certain product sponsors may provide Donald L. Wettstein with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Donald L. Wettstein from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Donald L. Wettstein in providing various services to clients.

Although DLW Planning and Donald L. Wettstein endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Donald L. Wettstein when recommending investment

FORM ADV PART 2B BROCHURE SUPPLEMENT

Donald L. Wettstein

products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Donald L. Wettstein.

Item 6 – Supervision

Donald L. Wettstein is the Chief Compliance Officer of DLW Planning. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Donald L. Wettstein can be contacted at 309-825-6949.

Item 7 – Requirements for State-Registered Advisers

Donald L. Wettstein has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.

Reviewed January 2021