



**James J. Stork, CFA, CFP®**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about James J. Stork that supplements the Pinnacle Financial Group, LLC's brochure. You should have received a copy of that brochure. Please contact us at (708) 246-6262 if you did not receive Pinnacle Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about James J. Stork (CRD # 4205762), is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### James J. Stork, CFA, CFP®

Year of Birth: 1961

#### Formal Education after High School:

- Certified Financial Planner, 2000
- CFA Institute, Chartered Financial Analyst, 1989
- University of Chicago, M.B.A., Finance/Statistics, 1987
- Notre Dame, B.B.A., Finance/Philosophy, 1984

#### Business Background for the Previous Five Years:

- Pinnacle Financial Group, LLC, Chief Compliance Officer (CCO), 01/2016 to Present.
- Pinnacle Financial Group, LLC, Managing Member, 09/2000 to Present.
- Waterstone Financial Group, Inc., Registered Representative, 10/2002 to 12/2008.

#### Certifications:

**The Chartered Financial Analyst, CFA** and Certification Mark (collectively, the "CFA marks") are professional certification marks granted in the United States and internationally by the CFA Institute. The designation is a qualification for finance and investment professionals, particularly in the fields of investment management and financial analysis of securities and their derivatives.

Use of the CFA Marks signifies that an individual has earned the CFA charter. To earn a CFA charter, a charterholder must have four years of qualified investment work experience, be a member of the CFA Institute, apply for membership to a local CFA membership society, pledge adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct and complete the CFA program.

The CFA program is organized at three levels, with each level culminating in a comprehensive examination. A candidate for the CFA charter must pass the examinations at each of these levels, successively.

CFA Institute members and CFA program candidates must:

- Act with integrity, competence, diligence, respect and in an ethical manner with the public, colleagues in the investment profession and other participants in the capital markets.
- Place the integrity of the investment profession and interests of clients above their personal interests.
- Use reasonable care and exercise independent professional judgment when conducting investment analysis, making investment recommendations, taking investment actions and engaging in professional activities.
- Practice and encourage others to practice in a professional and ethical manner.
- Promote the integrity of the capital markets and uphold the rules governing the capital markets.
- Maintain and improve their professional competence.

**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 87,000 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 over a six hour time frame, 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** - There are 2 pathways for candidates to fulfill the experience requirement for CFP certification: the 6,000-Hour Standard Pathway, three years of full-time financial planning-related experience, or the 4,000-Hour Apprenticeship Pathway, two years of full-time financial planning-related experience under direct supervision of a CFP professional; 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.

### Item 3 Disciplinary Information

Mr. Stork does not have, nor has he ever had, any disciplinary disclosure.

### Item 4 Other Business Activities

James Stork is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Managing Member/CCO of Pinnacle Financial Group, LLC. Moreover, Mr. Stork does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

### Item 5 Additional Compensation

James Stork does not receive any additional compensation beyond that received as an CCO of Pinnacle Financial Group, LLC.

## Item 6 Supervision

Daniel Fitzgerald, Managing Member of Pinnacle Financial Group is responsible for supervising the advisory activities of Mr. James J. Stork. Mr. Fitzgerald can be reached at (708) 246-6262.

Our firm has developed Written Supervisory Policies and Procedures which we follow that address supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients.

We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.