

**Part 2B of Form ADV**

For

**Longview Financial Advisors, Inc**

**March 21, 2022**

**Item 1- Cover Page**

**Offices: 4245 Balmoral Drive SW, Suite 306, Huntsville, AL 35801  
600 Broad Street, Suite 203, Gadsden, AL 35901**

**Phone: 256-534-1196**

**This Brochure Supplement provides information about Jeffrey Cedarholm, Jessica Hovis Smith, Charles “Wesley” Johnson, Phillip “Andrew” Gipner, and Jeffrey W. Jones that supplements the Longview Financial Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact our office at 256-534-1196 if you did not receive Longview Financial Advisors, Inc.’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Longview Financial Advisors, Inc. is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## **Item 2- Educational Background and Business Experience**

Year of Birth: 1952

### *Formal Education After High School:*

- Washington & Lee University, Bachelor of Science, Geology, 1974
- College of Financial Planning, CFP® Professional Education Program, 2000
- The American College, Chartered Financial Consultant® (ChFC®), 2002
- The American College, Chartered Life Underwriter® (CLU®), 2003
- Investments & Wealth Institute, Certified Investment Management Analyst® (CIMA®), 2018

### *Examinations/Associations:*

- CERTIFIED FINANCIAL PLANNER™ Exam, 2000
- NASD Series 65, Uniform Investment Adviser Law Exam, March 2000
- Certified Investment Management Analyst Exam, 2018
- Member, Financial Planning Association, August 1999 to 2017
- NAPFA Registered Financial Advisor, National Association of Personal Financial Advisors, August 1999 to present
- Member, Investments and Wealth Institute®, 2017 to present

*Business Background:*

- Longview Financial Advisors, Inc., 2010 to present
- Longview Financial Advisors, LLC, 2008 – 2009
- Cedarholm & Eugenias, LLC, 2003 – 2008
- Cedarholm Advisors, 2000 – 2003
- Cedar Properties, 1981 to present (rental real estate)
- ESI Metals Corporation, 1974 – 1999
- Cedar II, Inc., (Equipment Leasing Company), 1984 – 1999

**Item 3- Disciplinary Information**

There are no legal or disciplinary events against Jeffrey Cedarholm.

**Item 4- Other Business Activities**

Jeffrey is not involved in any business that would create a conflict of interest with his duties at Longview.

**Item 5- Additional Compensation**

Jeffrey does not receive any special compensation that would deter him from focusing his efforts on the best interest of the client.

**Item 6 - Supervision**

Jeff assists the investment team with investment and economic research. His activities are monitored by the Chief Investment Officer of the firm, Charles “Wesley” Johnson, (600 Broad Street, Suite 203, Gadsden, AL 35901 – 256-534-1196). Charles “Wesley” is his direct supervisor.



## **Item 2- Educational Background and Business Experience**

Year of Birth: 1982

### *Formal Education After High School:*

- University of Alabama, Bachelor of Science, Consumer Sciences with emphasis on Family Financial Planning and Counseling, 2005
- College For Financial Planning, Certified Mutual Fund Counselor program, 2007
- The American College, Chartered Life Underwriter® (CLU®), 2008
- Investments and Wealth Institute, Certified Private Wealth Advisor certification program in conjunction with The University of Chicago Booth School of Business, 2012
- The American College, Chartered Advisor In Philanthropy® Designation Program, 2016

### *Examinations/Associations:*

- CERTIFIED FINANCIAL PLANNER™ Exam, 2006
- Chartered Life Underwriter® Examinations, 2008
- Chartered Private Wealth Advisor<sup>SM</sup> Exam, 2012
- Chartered Advisor In Philanthropy® Examinations, 2015 - 2016
- NAPFA Registered Financial Advisor, National Association of Personal Financial Advisors, January 2008 to present
  - South Region Board Member of the National Association of Personal Financial Advisors, 2009 to 2013

- Member, Investments and Wealth Institute®, 2012 to present
- Huntsville Financial and Estate Planning Council Member, 2010 to present
  - Council Board Member, 2013 to 2016

*Business Background:*

- Longview Financial Advisors, Inc., 2010 to present
- West Financial Consulting, Inc., 2005-2009

**Item 3- Disciplinary Information**

There are no legal or disciplinary events against Jessica.

**Item 4- Other Business Activities**

Jessica is not involved in any business that would create a conflict of interest with her duties at Longview.

**Item 5- Additional Compensation**

Jessica does not receive any special compensation that would deter her from focusing her efforts on the best interest of the client.

**Item 6 - Supervision**

As the President and a financial planner at Longview, Jessica provides investment status of accounts to clients and presents investment presentations created by Longview's investment team, overseen by Wes Johnson, Chief Investment Officer (600 Broad Street, Suite 203, Gadsden, AL 35901). Jessica is supervised by the Board of Longview Financial Advisors, Inc.

## CHARLES WESLEY JOHNSON, CIMA®



### Item 2- Educational Background and Business Experience

Year of Birth: 1983

#### *Formal Education After High School:*

- Jacksonville State University, Bachelor of Science in Economics, 2005
- University of Alabama, Master of Science, Consumer Sciences with emphasis on Family Financial Planning and Counseling, 2006
- Investments & Wealth Institute, Certified Investment Management Analyst® (CIMA®), 2018

#### *Examinations/Associations:*

- Certified Investment Management Analyst Exam, 2018
- NASD Series 65, Uniform Investment Adviser Law Exam, March 2019
- Corporate Member, National Association of Personal Financial Advisors, (NAPFA), 2012 to present
- Member, Investments and Wealth Institute®, 2017 to present

#### *Business Background:*

- Longview Financial Advisors, Inc., 2010 to present
- Longview Financial Advisors, LLC, 2008 - 2009
- Cedarholm & Eugenias, LLC, 2006 – 2008

### **Item 3- Disciplinary Information**

There are no legal or disciplinary events against Charles Wesley Johnson.

### **Item 4- Other Business Activities**

Charles is not involved in any business that would create a conflict of interest with his duties at Longview.

### **Item 5- Additional Compensation**

Charles does not receive any special compensation that would deter him from focusing his efforts on the best interest of the client.

### **Item 6 - Supervision**

Charles “Wesley” is Longview’s Chief Investment Officer. He oversees the investment team, which is responsible for selecting & approving all investments, making trades, and preparing economic and investment presentations for clients. His activities are monitored by the Chief Compliance Officer and President of the firm, Jessica Hovis Smith (4245 Balmoral Drive SW, Suite 306, Huntsville, AL 35801 – 256-534-1196) by implementation of the company’s compliance policies and procedures. Jessica Hovis Smith is his direct supervisor.

**PHILLIP ANDREW GIPNER, CFP®, AEP®, M.S.**



**Item 2- Educational Background and Business Experience**

Year of Birth: 1987

*Formal Education After High School:*

- University of Alabama, Bachelor of Science, Education with emphasis in Social Science, 2010
- University of Alabama, Master of Science, Consumer Sciences with emphasis on Family Financial Planning and Counseling, 2011
- National Association of Personal Financial Advisors Residency Program, 2011
- Financial Planning Association Residency Program, 2013
- The American College, Accredited Estate Planner Designation Program, 2016 - 2019

*Examinations/Associations:*

- CERTIFIED FINANCIAL PLANNER™ Exam, 2013
- NAPFA Registered Financial Advisor, National Association of Personal Financial Advisors, (NAPFA), 2013 to present
  - Committee member of NAPFA Genesis, a sub-group of NAPFA that is dedicated to the professional growth and development of financial advisors age 33 and younger, 2013-2016
- Member of the Financial Planning Association, (FPA)
- Huntsville Financial and Estate Planning Council Member, 2016 to present
- Member, Investments and Wealth Institute®, 2019 to present
- Accredited Estate Planner® Examinations, 2019



*Business Background:*

- Longview Financial Advisors, Inc., 2011 to present
- First Protective Insurance Group, 2010 to 2011

**Item 3- Disciplinary Information**

There are no legal or disciplinary events against Andrew.

**Item 4- Other Business Activities**

Andrew is not involved in any business that would create a conflict of interest with his duties at Longview.

**Item 5- Additional Compensation**

Andrew does not receive any special compensation that would deter him from focusing his efforts on the best interest of the client.

**Item 6 - Supervision**

As a financial planner of the firm, Andrew provides investment status of accounts to clients and presents investment presentations created by Longview's investment team, overseen by Charles "Wesley" Johnson, Chief Investment Officer (600 Broad Street, Suite 203, Gadsden, AL 35901) and the Chief Compliance Officer, Jessica Hovis Smith (4245 Balmoral Drive SW, Suite 306 Huntsville, AL 35801 – 256-534-1196) by implementation of the company's compliance policies and procedures. Jeffrey Jones, Director of Financial Planning, is his direct supervisor.



## **Item 2- Educational Background and Business Experience**

Year of Birth: 1977

### *Formal Education After High School:*

- University of Alabama in Huntsville, Bachelor of Science in Business Administration, Management of Information Systems, 2001
- University of Alabama, Master of Science, Consumer Sciences with emphasis on Family Financial Planning and Counseling, 2012
- Enrolled Agent preparation course, 2016

### *Examinations/Associations:*

- CERTIFIED FINANCIAL PLANNER™ Exam, 2014
- NAPFA Registered Financial Advisor, National Association of Personal Financial Advisors, (NAPFA), 2015 to present
  - National Board Member, 2019 to present
    - Treasurer, 2020 to 2021
    - Chair-Elect, 2021 to present
  - Chair, President and Symposium Director of the South Region Board, 2016 to 2019
- Enrolled Agent (EA) examination by the Internal Revenue Service, 2015 to 2016
  - Authorized to represent clients to the IRS
- Member, Investments and Wealth Institute®, 2019 to present

*Business Background:*

- Longview Financial Advisors, Inc., 2013 to present
- Eugenias Advisory Group, LLC, 2012 to 2013
- National Aeronautics and Space Administration (NASA) Contractor, 2006 to 2012
- COLSA Corporation, Department of Defense Contractor, 2000 to 2006

**Item 3- Disciplinary Information**

There are no legal or disciplinary events against Jeff.

**Item 4- Other Business Activities**

Jeff is not involved in any business that would create a conflict of interest with his duties at Longview.

**Item 5- Additional Compensation**

Jeff does not receive any special compensation that would deter him from focusing his efforts on the best interest of the client.

**Item 6 - Supervision**

As the Director of Financial Planning, Jeffrey Jones provides investment status of accounts to clients and presents investment presentations created by Longview's investment team, overseen by Charles "Wesley" Johnson, Chief Investment Officer (600 Broad Street, Suite 203, Gadsden, AL 35901) and the Chief Compliance Officer, Jessica Hovis Smith (4245 Balmoral Drive SW, Suite 306, Huntsville, AL 35801 – 256-534-1196) by implementation of the company's compliance policies and procedures. Jessica Hovis Smith, President, is his direct supervisor.

## PROFESSIONAL DESIGNATIONS

### MINIMUM QUALIFICATIONS REQUIRED FOR EACH DESIGNATION

#### **CFP® - Certified Financial Planner™**

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- Three years of full-time professional experience in the financial planning process or two years of apprenticeship experience that meets additional requirements.

Educational Requirements: Candidate must complete a CFP-board registered program at an accredited university or hold one of the following and complete a capstone course:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education Requirements: 30 hours every two years

Code of Ethics must be signed and adhered to.

#### **ChFC® - Chartered Financial Consultant®**

Issued by: The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Six core and two elective courses.

Examination Type: Final proctored exam for each course.

Continuing Education Requirements: 30 hours of continuing education every two years.

Code of Ethics must be signed and adhered to.

## **CLU®- Chartered Life Underwriter®**

Issued by: The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Five core and three elective courses

Examination Type: Final proctored exam for each course

Continuing Education Requirements: 30 hours of continuing education every two years.

Code of Ethics must be signed and adhered to.

## **Enrolled Agent (EA)**

Issued by: Internal Revenue Service

Educational Requirements: None; but coursework is available

Examination Type: Three-part comprehensive IRS test covering individual and business tax returns.

Continuing Education/Experience Requirements: 72 hours of continuing education credit over a three-year period, with a minimum of 16 hours each year.

Code of Ethics must be signed and adhered to.

## **CPWA®- Chartered Private Wealth Advisor<sup>SM</sup>**

Issued by: Investments and Wealth Institute®

Prerequisites/Experience Required: Five years of full-time professional client-centered experience in financial services or a related industry

Educational Requirements: Six-month self-study program, followed by five days in class at The University of Chicago Booth School of Business

Examination Type: Final comprehensive exam

Continuing Education Requirements: 40 hours of continuing education every two years

Code of Ethics must be signed and adhered to.

## **CAP® - Chartered Advisor In Philanthropy®**

Issued by: The American College

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Three master level classes

Examination Type: Final proctored exam for each course.

Code of Ethics must be signed and adhered to.

## **CIMA® - Certified Investment Management Analyst®**

Issued by: Investments and Wealth Institute

Prerequisites/Experience Required: Three years of full-time experience in financial services.

Educational Requirements: Complete executive education through either the University of Chicago Booth School of Business, The Wharton School at the University of Pennsylvania, or the Yale School of Management.

Examination Type: Five-hour proctored exam.

Code of Ethics must be signed and adhered to.

## **AEP® - Accredited Estate Planner®**

Issued by: National Association of Estate Planners & Councils

Prerequisites/Experience Required: Five years of full-time experience in one of the following: accounting; insurance and financial planning; law; philanthropy; and trust services

Educational Requirements: In addition to having one or more of the following credentials: JD (active law license required if this is the only credential with which you are applying), CPA, CLU®, CFP®, ChFC®, CPWA®, CFA, CAP®, CSPG, CTFA, MSFS, and MST, completion of two master's level classes through the American College.

Code of Ethics must be signed and adhered to.

## **NAPFA (National Association of Personal Financial Advisors) Registered Financial Advisor**

Issued by: National Association of Personal Financial Advisors

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

Have at least three years of comprehensive financial planning experience,

Provide investment and/or financial advice on a strictly Fee-Only basis,

Possess the CERTIFIED FINANCIAL PLANNER™ designation awarded by the Certified Financial Planner Board of Standards, Inc.,

Adhere to NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws,

Educational Requirements: Bachelor's Degree

Continuing Education Requirements: 60 hours of continuing education every two years

### **NAPFA Corporate Member**

LONGVIEW has a corporate membership with NAPFA that allows all members of the firm to participate in NAPFA sponsored activities.