

*This brochure supplement provides information about Jennifer Michelle Hipkiss that supplements the FiduciaOne brochure. You should have received a copy of that brochure. Please contact Jennifer Michelle Hipkiss if you did not receive FiduciaOne's brochure or if you have any questions about the contents of this supplement.*

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

# **FiduciaOne**

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

*for*

### **Jennifer Michelle Hipkiss**

Personal CRD Number: 4067352

Investment Adviser Representative

FiduciaOne  
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UPDATED: 10/12/2023

## Item 2: Educational Background and Business Experience

**Name:** Jennifer Michelle Hipkiss                      **Born:** 1971

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

#### **Education:**

MS Financial Planning, Golden Gate University - 2004  
BA Economics, Sonoma State University - 1997

#### **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.

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 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.

### **EA - Enrolled Agent**

- **Written Examination:** You can become an enrolled agent by demonstrating special competence in tax matters by taking a written examination. This track requires that you :
  - Apply to take the Special Enrollment Examination (SEE)
  - Achieve passing scores on all parts of the SEE;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.
  
- IRS Experience: You can become an enrolled agent by virtue of past service and technical experience with the IRS that qualifies you for enrollment. This track requires that you :
  - Possess the years of past service and technical experience specified in Circular 230;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

### **Business Background:**

07/2023 - Present	Chief Compliance Officer FiduciaOne
08/2019 – 09/2023	Registered Advisor Harbour Investments
12/2019 – 09/2023	Tax Preparer Tax Management
01/2005 - 08/2019	Tax Advisor Hipkiss Financial
02/2017 - 07/2019	Associate Representative and Registered Rep Thrivent Investment Management Inc

### **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**

Jennifer Michelle Hipkiss is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of FiduciaOne are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. FiduciaOne addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. FiduciaOne periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. FiduciaOne will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by FiduciaOne's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Jennifer Michelle Hipkiss is an Enrolled Agent Tax Advisor and may also provide tax preparation and tax strategy advice. From time to time, she may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. FiduciaOne always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any FiduciaOne representative in such individual's outside capacities.

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

Jennifer Michelle Hipkiss does not receive any economic benefit from any person, company, or organization, other than FiduciaOne in exchange for providing clients advisory services through FiduciaOne.

## **Item 6: Supervision**

As the Chief Compliance Officer of FiduciaOne, Jennifer Michelle Hipkiss supervises all activities of the firm. Jennifer Michelle Hipkiss's contact information is on the cover page of this disclosure document. Jennifer Michelle Hipkiss adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Jennifer Michelle Hipkiss has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Jennifer Michelle Hipkiss has NOT been the subject of a bankruptcy.