

## Item 1 Cover Page

**ADV Part 2B  
Terry Balding  
Brochure Supplement  
Wisconsin Wealth Advisors, LLC  
February 7, 2012**

This brochure supplement provides information about Terry Balding that supplements the Wisconsin Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Wisconsin Wealth Advisors at 608-837-9099 if you did not receive Wisconsin Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Terry Balding is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2

### Educational Background and Business Experience

Terry Balding is President of Wisconsin Wealth Advisors, LLC.

#### Licenses –

- **Securities** - Registered representative Harbour Investments, Inc., Madison, WI since 1990, 1986-1990 with Hydra Securities Corporation, Madison, WI and 1982-1986 with BNL Securities Inc., Madison, WI.
  - Series 7 – Licensed in 1982; Series 7 license qualifies an individual for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.
  - Series 63 - Licensed in 1982; Series 63 license qualifies individuals as state securities agents.
  - Series 24 – Licensed in 1989; Series 24 license qualifies individuals as general securities principals in order to manage or supervise other member's investment banking or securities business for corporate securities, direct participation programs, and investment company products/variable contracts.
  - Licensed in the following states: WI, IL, FL, AZ.
  - Registered Investment Advisor: Wisconsin Wealth Advisors, LLC.
- **Life and Health Insurance**
  - In order to obtain insurance certification, an insurance agent must complete a certain number of accredited course hours and pass a licensing examination.
  - Licensed in 1980.
  - Licensed in all lines, but restrict sales to Life, Health and Disability Insurance. A major part of this business being Employee Benefits. Terry is an Independent Agent offering coverage from several companies.
  - Licensed in the following states: WI, AZ

#### Professional Data

- **Financial Planning Association**, Member
- **Toastmasters International**
  - CL Competent Leader Award, May 3, 2007
  - CTM Competent Toastmaster Designation, February 23, 2005
- **Wisconsin Planned Giving Council**, Member
- **Financial Planning Association**, Madison
  - Chairman of the Board of Directors, 2000
- **Madison Society of the Institute of Certified Financial Planners (ICFP™)**
  - Chairman, 1999
  - President, 1997 – 1998
  - Vice-President, 1995 – 1996
  - Treasurer, 1993 – 1994
- **The College for Financial Planning**
  - CFP™ Professional Education Program, July 24, 1992
  - Certified Financial Planner Designation, August 3, 1992

## Post High School Education

- **MATC Machine Tool Certificate, 2 years**
- **College for Financial Planning, CFP™ Professional Education Program, July 24, 1992**
  - Certified Financial Planner Designation; August 3, 1992
    - ❖ Education - CFP® practitioners develop theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum registered with the Certified Financial Planner Board of Standards, Inc.
    - ❖ Examination - CFP® practitioners must pass a comprehensive two-day, 10-hour CFP Certification Examination that tests their ability to apply their financial planning knowledge in an integrated format. Based on regularly updated research of what planners do, the CFP Board's exam covers the general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning.
    - ❖ Experience - CFP® practitioners must have a minimum of three years' experience working in the financial planning process prior to earning the CFP® mark. As a result, CFP® practitioners have demonstrated a working knowledge of counseling skills in addition to their financial planning knowledge.
    - ❖ Ethics -As a final step to certification, CFP® practitioners must pass an ethics review and agree to abide by the CFP Board's Financial Planning Practice Standards and a strict code of professional conduct, known as the CFP Board's Code of Ethics and Professional Responsibility. The Code of Ethics states that CFP® practitioners are to act with integrity, offering professional services that are objective and based on client needs.
    - ❖ Re-certification - It is also necessary for every CFP® certificant, once certified, to complete a re-certification every two years. Those seeking to maintain their certification must attain a minimum of 30 hours of continuing education in order to stay current with developments in the financial planning profession and to better serve their clients. Two of these hours must be spent studying the CFP Board's Code of Ethics and Professional Responsibility or Financial Planning Practice Standards.

### **Item 3**

#### **Disciplinary Information**

Terry Balding does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### **Item 4**

#### **Other Business Activities**

A. Terry Balding is a registered representative through Harbour Investments, Inc. of Madison, WI since 1989.

1. Clients decide how to do business with Terry Balding and Wisconsin Wealth Advisors. They decide to pay us through fee-based compensation plan with Wisconsin Wealth Advisors or on a commission-based compensation plan through Harbour Investments, Inc. We allow clients to make the choice.
2. Receiving commission gives some investment advisors an incentive to recommend investment products based on the compensation received. Mr. Balding may receive commission.

Therefore, Terry Balding and Wisconsin Wealth Advisors' primary method of operation is fee based. We provide commission-based options at our client's request.

B. Terry Balding owns Terry Balding and Associates, an independent insurance agency.

### **Item 5**

#### **Additional Compensation**

Terry Balding and Wisconsin Wealth Advisors does not receive additional compensations for advisory services, other than commission from securities and insurance as described above.

### **Item 6**

#### **Supervision**

Business activities at Wisconsin Wealth Advisors are monitored by Terry Balding as Chief Compliance Officer. Daily activities such as client transactions, performance of sub-advisors, correspondence, delivery of documents and account positions are monitored regularly.