

# Brochure Supplement for Joel Van Hofwegen, CFP<sup>®</sup>, CRPC<sup>®</sup>

## Certus Wealth Management, LLC

Mailing Address  
1025 Alameda de las Pulgas, Suite 102  
Belmont, CA 94002  
(650) 232-2023

January 29, 2025

This brochure supplement provides information about Mr. Van Hofwegen (CRD 4452831) that supplements Certus Wealth Management, LLC's disclosure brochure, a copy of which you should have received. Please contact Mr. Van Hofwegen at the telephone number listed above if you did not receive the disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Mr. Van Hofwegen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Regulatory guidance requires the Firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the Firm, as well as their business experience for at least the most recent five years.

Born 1979

### **Post-Secondary Education**

Calvin College | 2001

### **Recent Business Background**

Certus Wealth Management, LLC | Founder | December 2021 – present

MA Private Wealth, LLC | Financial Advisor | 2018 – 2022

Ameriprise Financial, Inc. | Financial Advisor | 2001 – 2018

## **Item 3. Disciplinary Information**

Registered investment advisors are required to disclose certain material facts regarding any legal or disciplinary events that would be material to your evaluation of each officer or a supervised person providing investment advice. Mr. Van Hofwegen has nothing to disclose in this section.

## **Item 4. Other Business Activities**

Mr. Van Hofwegen is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. Therefore, he does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service (“trail”) fees from the sale of mutual funds.

## **Item 5. Additional Compensation**

Mr. Van Hofwegen is not compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to Firm clients.

## **Item 6. Supervision**

As described above, Mr. Van Hofwegen is the sole owner and investment adviser representative of Certus Wealth Management. As such, on an ongoing basis Joel is responsible for his own supervision. Michelle McCarthy serves

as the Chief Compliance Officer of Certus Wealth Management, and in that role, Michelle McCarthy provides compliance related oversight. Michelle McCarthy can be reached at (513) 832-5447.

## Professional Designations

### **CERTIFIED FINANCIAL PLANNER™, CFP®**

Mr. Van Hofwegen has been a CFP® since 2010.

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 71,000 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 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.

### **Chartered Retirement Planning Counselor (CRPC®)**

Mr. Van Hofwegen has been a **CRPC®** since 2006.

- Education – Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.
- Examination – Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Individuals in the MPAS® designation program are required to complete assignments, projects, research, and papers, and meet all graduation requirements for the Master of Science degree.
- Continuing Education - Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education, reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements. The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedures.
- Discipline - Complaints against a designee may be filed by any individual using the Complaint Submission form found on the College's Financial Designation Resource website, [www.cffpdesignations.com](http://www.cffpdesignations.com). The College for Financial Planning investigates all complaints and its Ethical Conduct Committee determines whether allegations are justified and whether the conduct warrants disciplinary action.
- If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to: reprimand; suspension; or revocation.