



## **Frederick (Fred) Gerard Ferrara**

Director, Financial Planning

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This is a supplement to the Financial Engines Advisors, L.L.C. brochure. This supplement describes advisory services provided by Financial Engines Advisors L.L.C. also referred to as Edelman Financial Engines. Please contact us at (833) 752-6333 if you have any questions about our brochure or this supplement.

### **Educational Background and Experience**

**Year of Birth:** 1963

**Formal Education:** Bachelor of Arts in History, Cornell University  
Juris Doctor, St. John's University School of Law  
Tax Planning Certified Professional, The American College of Financial Services

**Business Background:** Fred has been with Edelman Financial Engines since 2010.

#### **Employment History:**

- **2016 - Present:** Director, Financial Planning at Edelman Financial Engines
- **2015 - 2016:** Senior Vice President-Investments at Financial Engines Advisor Center, LLC
- **2013 - 2015:** Senior Investment Advisor at TMFS Sacramento, LLC
- **2010 - 2013:** Investment Advisor/Client Services Manager at TMFS Sacramento, LLC

**Professional Designation(s):** Chartered Mutual Fund Counselor™, Chartered Retirement Planning Counselor™, Chartered Financial Analyst®

### **Disciplinary Information**

Like all Registered Investment Advisors, we are required to disclose all material facts regarding any legal or disciplinary events that could materially influence your evaluation of your advisor.

Fred has no legal or disciplinary events to report.

### **Other Business-Related Activities**

There is no other business activity to report.

## Additional Compensation

Fred may receive additional compensation from the Firm for providing advisory services in limited circumstances, such as when new accounts are opened due to referrals from current clients or for increasing certain types of clients who hold accounts at the firm. Fred receives no economic benefit for providing advisory services from any third parties.

## Supervision

Fred is supervised by Amin Dabit, Senior Vice President, Traditional Wealth Planning and his team, who can be reached at (720) 954-1967. Supervision is conducted in a variety of ways, including face to face meetings, telephone calls and the review of activity reports.

Important Information About the Chartered Mutual Fund Counselor™, CMFC™ Designation: The CMFC™ provides candidates with a thorough knowledge of mutual funds and their various uses as investment vehicles. The case studies used throughout the course—presenting client scenarios and pointing out opportunities for candidates to make the most of these popular investments—provide insight into effective use of these investment vehicles. There is no prerequisite or experience required for this designation. Candidates must pass a final designation exam which is online, closed-book and proctored. In addition, a Chartered Mutual Fund Counselor™ must complete 16 hours of continuing education every two years.

Important Information About the Chartered Retirement Planning Counselor™, CRPC™ Designation: The CRPC™ program is issued by the College for Financial Planning and focuses on a course of study encompassing pre- and post-retirement needs and issues related to asset management and estate planning. Although the CRPC™ program requires no prerequisites, Candidates must complete a final designation exam that is online, closed-book and proctored. Additionally, Candidates must complete 16 hours of continuing education every two years.

Important Information About the Chartered Financial Analyst® (CFA®) Designation: The CFA® designation is highly revered in the investment management field and those who have the credential are expected to have an in-depth knowledge of the investment industry, with many going on to careers as portfolio managers or research analysts at hedge funds and private equity firms. Obtaining the qualification requires a self-study program, which takes several years to complete, and participants must pass three six-hour exams, as well as agree to abide by a strict code of ethics and standards of conduct. The candidate must also meet one of the following requirements: undergraduate degree and four years of professional experience involving investment decision-making, or four years of qualified work experience (full time, but not necessarily investment related).