Justine E. Gidaro

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: 1966

Formal Education: Bachelor of Science in Computer Science, St. John's University
Master of Education in Educational Technology, North Central University

Business Background: Justine has been with Edelman Financial Engines since 2013.

Employment History:

- **2013 - Present:** Director, Financial Planning at Edelman Financial Engines
- **2010 - 2013:** Alternative Investments and Advisor Services at Charles Schwab & Co., Inc.

Professional Designation(s): Chartered Retirement Planning Counselor™, Accredited Asset Management Specialist™

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.

Justine has no legal or disciplinary events to report.

Other Business-Related Activities

There is no other business activity to report.

Additional Compensation

Justine 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. Justine receives no economic benefit for providing advisory services from any third parties.

Supervision

Justine 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 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 Accredited Asset Management Specialist™, AAMS™ Designation: The AAMS™ provides the advisor with a logical progression of topics, enabling them to think in terms of clients' total financial situations, not just their investments. At the conclusion of the studies, the candidate's ability to identify opportunities and employ strategies is enhanced not only with regard to investments, but also related to planning for insurance, tax, retirement, and estate issues. There is no prerequisite. The candidate must complete a self-study course consisting of 12 modules, requiring 100-120 hours. The candidate must also pass a final exam (online, closed-book, proctored). The candidate is required to complete 16 hours of continuing education every two years.