



# GEBHARDT GROUP

Wealth Management Services

Item 1 – Cover Page

FORM ADV PART 2B\*

## Brochure Supplement

Professional Backgrounds of  
James C. Gebhardt  
Matthew D. Grishman

September 2022

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\*This brochure supplement provides information about the qualifications of James C. Gebhardt and Matthew D. Grishman. This is a supplement to the Gebhardt Group, Inc. brochure which you should have received previously. Please contact the Firm's Chief Compliance Officer, James C. Gebhardt, if you have not received the brochure or if you have any questions about the contents of this supplement. Additional information about Gebhardt Group, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Each member of Gebhardt Group's professional staff is evaluated on the basis of his or her education and work experience. Prior related business experience, a specialized business or technical skill or applicable undergraduate/post-graduate work are required. Associated persons determining investment strategy or giving investment advice must meet the requirements of the states in which they provide investment advisory services.

# JAMES C. GEBHARDT

## **Born**

1970

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

### **Education**

Certified Financial Planner\*, ("CFP®") - 2004

University of Rochester, Rochester, NY – Bachelor of Arts, Economics/Psychology, 1992

FINRA Examinations passed: Series 7 (1996), 65 (1996), 31 (2000)

### **Business Background**

2005 – Present	Gebhardt Group, Inc., Lafayette, CA President, Chief Investment Officer, Chief Compliance Officer
2011 – Present	Brokers International Financial Services, LLC, Urbandale, Iowa Registered Representative
2014 – 2019	401k Masters, LLC, Lafayette, CA Managing Member, Chief Investment Officer, Chief Compliance Officer
2005 – 2011	Cambridge Investment Research, Inc., Fairfield, Iowa Registered Representative
2005 – 2007	Cambridge Investment Research Advisors, Inc., Fairfield, Iowa Investment Advisor Representative
1999 – 2005	Salomon Smith Barney, Pleasanton, California Financial Consultant
1996 – 1999	Merrill, Lynch, Pierce, Fenner & Smith, Inc., Berkeley, California Financial Consultant
1993 – 1996	Account Executive Aetna Life & Casualty, Rochester, New York

### **Professional and Community Activities**

Jim's strategic leadership is valued by a wide range of organizations. He and the Firm have committed to contribute annually to charities selected by company owners and employees. He is an avid golfer. Jim and his wife, Beth are the proud parents of four active children.

## **Item 3 – Disciplinary Information**

James Gebhardt has no reportable disciplinary events as an investment advisor representative of Gebhardt Group, Inc. Any disciplinary information relative to his registration as a broker-dealer registered representative would be available at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

## **Item 4 – Other Business Activities**

James Gebhardt is a registered representative of Brokers International Financial Services also referred to as Brokers Financial. Brokers Financial is independent and unaffiliated with Gebhardt Group and does not supervise Gebhardt Group's investment management services and has no responsibility for the investment management decisions of Gebhardt Group regarding its clients' assets or any other services it may offer its clients. Mr. Gebhardt's affiliation with Brokers Financial allows Gebhardt Group to offer investment programs, insurance products and other commission-based products to its clients.

James Gebhardt also is an appointed sales agent for numerous insurance issuers (including, National Life, Security Benefit, Nationwide, F&G, North American, Great American, VOYA Life & Annuity, John Hancock, Lincoln Financial, Brighthouse Investors and Jackson National.) When Gebhardt Group recommends an insurance product to a client, the applicable insurance issuer pays a sales load or commission to Mr. Gebhardt. The insurance issuers with which Mr. Gebhardt is affiliated are wholly independent of and otherwise unaffiliated with Gebhardt Group. None of them supervise Gebhardt Group's financial planning or investment management services or has any responsibility for our decisions regarding clients' assets or any other services Gebhardt Group may offer its clients.

#### **Item 5 – Additional Compensation**

Neither the Firm nor any of its employees receive any economic benefit from any non-client for the provision of investment advisory services.

#### **Item 6 – Supervision**

All Firm personnel are supervised by the Firm's owner and principal, James Gebhardt whose supervision is ongoing and includes account reviews, trade supervision, annual compliance reviews including the forensic testing of Firm systems, staff meetings and employee reviews.

## **MATTHEW DAVID GRISHMAN**

### **Born**

1972

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

### **Education**

State University of New York, Albany, NY – Bachelor of Arts, Political Science/Sociology, 1994  
FINRA Examinations passed: Series 63 (1996), 65 (1997)

### **Business Background**

2014 – Present	Gebhardt Group, Inc., Lafayette, CA Principal, Wealth Advisor
2014 – 2019	401k Masters, LLC, Lafayette, CA Managing Member, Chief Marketing Officer
2014 – 2014	Brokers International Financial Services, LLC, Urbandale, Iowa Registered Representative
2011 – 2014	Gooderham, Grishman & Associates, LLC, Roseville, CA Partner, Wealth Coach
2011 – 2014	United Planners Financial Services, Inc., Scottsdale, AZ Registered Representative
2011 - 2014	Matthew Grishman, Inc. Coaching & Consulting, Roseville, CA Founder/CEO
2002 - 2011	MetLife Investors Distribution Co, Irvine, CA Regional Sales Vice President
2000 - 2002	Putnam Investments, Boston, MA

1997 – 2000	Vice President, IBD Sales Lord, Abbett & Co, New York, NY Regional Manager
1995-1997	A.G. Edwards & Sons, Inc., Darien, CT

### **Professional and Community Activities**

Coaching is Matthew's passion. His unique ability is to help people get unstuck in three of the most complicated relationships in life; money, people, and self. Matthew currently volunteers in his community to respond to and help people in crisis. Matthew also volunteers his time to conduct leadership workshops for the staff of local non-profits such as the Rocklin Chamber of Commerce and Stand-Up Placer, which serves women and children escaping domestic violence and sex trafficking.

Matthew has written and published two non-fiction books, *Take It Off* in 2015, and *Financial Sobriety: Rebuilding Your Relationship with Money One Step at a Time* in 2019. He also co-hosts a bi-weekly podcast, also called *Financial Sobriety*. In November 2021, he was invited to speak on the topic of Financial Sobriety at a local TEDx event which is now available for world-wide viewing on the official TED YouTube channel. Matthew has written many articles and blog posts and been interviewed for personal finance columns covered by Yahoo Finance, GoBankingRates.com, and Forbes, as well as conducted live interviews on several podcasts and national radio broadcasts, such as the Why I Network, WealthManagement.com, and iHeart Radio's KFBK Sacramento.

Matthew is also an avid outdoorsman and traveler. He and his wife, Amie, are the proud parents of two boys, Miles and Lucas.

### **Item 3 – Disciplinary Information**

Matthew Grishman has no reportable disciplinary events as an investment advisor representative or a registered representative. Any disciplinary information relative to his registration as a broker-dealer registered representative would be available at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

### **Item 4 – Other Business Activities**

Matthew Grishman is an appointed sales agent for numerous insurance issuers (including Athene, Pacific Life, VOYA Life & Annuity, National Life, Security Benefit, Nationwide, F&G, North American, Great American, Brighthouse Investors.) When Gebhardt Group recommends an insurance product to a client, the applicable insurance issuer pays a sales load or commission to Mr. Grishman. The insurance issuers with which Mr. Grishman is affiliated are wholly independent of and otherwise unaffiliated with Gebhardt Group. None of them supervise Gebhardt Group's financial planning or investment management services or has any responsibility for our decisions regarding clients' assets or any other services Gebhardt Group may offer its clients.

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\* To earn the CFP designation, the candidate must meet education, examination, experience and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for a 10 hour CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 hours per year) part-time work experience in the financial planning field and undergo an extensive background check—including an ethics, character and criminal check. To maintain the CFP certification, certificate holders must complete a minimum number of hours of continuing education coursework.