

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 29, 2024**

Christopher Cook



**GILBERT
&
COOK** INC.

**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Chris Cook that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Chris Cook is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4370551.

Item 2: Educational Background & Business Experience

Christopher Calvin Cook

Year of Birth: 1967

Educational Background:

- 1990: University of Northern Iowa; Bachelor of Arts in Accounting

Business Background:

- 04/2016 – Present Gilbert & Cook, Inc.; Chief Investment Strategist & Investment Adviser Representative
- 10/2009 – Present Gilbert & Cook, Inc.; Treasurer and Director
- 02/2010 – 04/2016 VSR Advisory Services; Investment Adviser Representative
- 10/2009 – 04/2016 VSR Financial Services; Registered Representative
- 12/2006 – 10/2009 WB Capital Management Inc.; Investment Adviser Representative
- 11/2003 – 12/2006 WB Capital Management Inc., dba VMF Capital; Investment Adviser Representative

Exams, Licenses & Other Professional Designations and Certifications:

- 09/2000: Chartered Financial Analyst®
- 07/1990: Certified Public Accountant

The **CHARTERED FINANCIAL ANALYST®** (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute. The CFA is a professional designation that measures the competence and integrity of financial analysts. To qualify candidates must have four years of investment or financial career experience and hold a bachelor's degree.

To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

CERTIFIED PUBLIC ACCOUNTANT, CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Chris Cook.

Item 4: Other Business Activities

Chris Cook is a Certified Public Accountant. He does not provide income tax preparation or accounting services to clients. Our firm does not actively solicit clients to utilize these services.

Item 5: Additional Compensation

Chris Cook does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Chris Cook. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Linda Cook



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Chief Compliance Officer**

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Item 2: Educational Background & Business Experience

Linda Lundstrom Cook

Year of Birth: 1965

Educational Background:

- 1989: University of Northern Iowa; Bachelor of Arts in Business Marketing

Business Background:

- 04/2016 – Present Gilbert & Cook, Inc.; Chief Executive Officer & Investment Adviser Representative
- 10/1994 – Present Gilbert & Cook, Inc. (fka Lundstrom Investment Services, Inc.) President and Director
- 04/2016 – 12/2019 Purshe Kaplan Sterling; Registered Representative
- 02/2003 – 04/2016 VSR Advisory Services; Investment Adviser Representative
- 02/1991 – 04/2016 VSR Financial Services; Registered Representative
- 01/1999 – 02/2003 The Masters, Inc.; Investment Adviser Representative

Exams, Licenses & Other Professional Designations and Certifications:

- 02/1999: Series 65 Exam
- 06/1995: Series 62 Exam
- 04/1994: Certified Financial Planner®
- 06/1992: IA Variable Life & Annuity Insurance License
- 05/1990: IA Accident, Health & Life Insurance License

CERTIFIED FINANCIAL PLANNER® professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad

base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Linda Cook.

Item 4: Other Business Activities

Linda Cook is a licensed insurance agent. In this capacity she offers products and receives normal and customary commissions as a result of transactions. This presents a conflict of interest as these commissionable securities sales create an incentive to recommend products based on the compensation earned.

Item 5: Additional Compensation

Linda Cook does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

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Brandon Dominic Grimm



**GILBERT
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**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Brandon Grimm that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Brandon Grimm is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5557109.

Item 2: Educational Background & Business Experience

Brandon Dominic Grimm

Year of Birth: 1982

Educational Background:

- 2012: University of Iowa; Master in Business Administration with an emphasis in Finance
- 2005: Luther College; Bachelor of Arts in Statistics & Economics

Business Background:

- 01/2021 – Present Gilbert & Cook, Inc.; Chief Investment Officer
- 04/2016 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 06/2008 – Present Gilbert & Cook, Inc.; Employee
- 12/2008 – 04/2016 VSR Advisory Services; Investment Adviser Representative
- 07/2008 – 04/2016 VSR Financial Services; Portfolio Manager & Registered Representative
- 08/2005 – 06/2008 Principal Global Investors; Investment Analyst

Exams, Licenses & Other Professional Designations and Certifications:

- 09/2009: Chartered Financial Analyst®

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Brandon Grimm.

Item 4: Other Business Activities

Brandon Grimm does not have any outside business activities to report.

Item 5: Additional Compensation

Brandon Grimm does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

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Katherine Ann Gudgel



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**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Katherine Gudgel that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Katherine Gudgel is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6190279.

Item 2: Educational Background & Business Experience

Katherine Ann Gudgel

Year of Birth: 1985

Educational Background:

- 2007: University of Iowa; Major – Finance, Minor - French

Business Background:

- 01/2023 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 11/2022 – Present Gilbert & Cook, Inc.; Senior Investment Strategist
- 07/2022 – 11/2022 Unemployed
- 04/2013 – 07/2022 Principal Global Investors; Analyst – Manager Research
- 01/2012 – 04/2013 Consumer Capital Partners; FP&A Analyst
- 07/2007 – 12/2011 Monticello Associates; Senior Performance Analyst

Exams, Licenses & Other Professional Designations and Certifications:

- 09/2012: Chartered Financial Analyst®

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Katherine Gudgel.

Item 4: Other Business Activities

Katherine Gudgel does not have any outside business activities to report.

Item 5: Additional Compensation

Katherine Gudgel does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

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Todd Charles Henningsen



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**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

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Item 2: Educational Background & Business Experience

Todd Henningsen

Year of Birth: 1985

Educational Background:

- 2009: University of Northern Iowa; Bachelor of Arts in Finance and Real Estate

Business Background:

- 06/2023 – Present Gilbert & Cook, Inc. Investment Adviser Representative
- 05/2016 – 06/2023 Bergan KDV Wealth Management; Investment Adviser Representative
- 06/2009 – 05/2016 Heartwood Investments; Investment Adviser Representative

Exams, Licenses & Other Professional Designations and Certifications:

- 08/2009: Series 65 Exam
- 04/2021: Certified Financial Planner®
- 07/2013: Chartered Financial Analyst®

CERTIFIED FINANCIAL PLANNER® professional

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Todd Henningsen.

Item 4: Other Business Activities

Todd Henningsen does not have any outside business activities to report.

Item 5: Additional Compensation

Todd Henningsen does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

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Thomas Martin McCaffrey



**GILBERT
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**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

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Item 2: Educational Background & Business Experience

Thomas Martin McCaffrey

Year of Birth: 1990

Educational Background:

- 2013: University of Iowa; Bachelor of Business Administration in Finance

Business Background:

- 01/2023 – Present Gilbert & Cook, Inc.; Portfolio Manager
- 04/2016 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 04/2014 – Present Gilbert & Cook, Inc; Employee
- 12/2014 – 04/2016 VSR Advisory Services; Assistant & Investment Adviser Representative
- 05/2014 – 04/2016 VSR Financial Services; Assistant & Registered Representative
- 07/2013 – 04/2014 Wells Fargo; Loan Servicing Specialist II
- 04/2006 – 07/2013 Student

Exams, Licenses & Other Professional Designations and Certifications:

- 08/2016: Chartered Financial Analyst®
- 04/2020: Certified Financial Planner®

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CERTIFIED FINANCIAL PLANNER®, professional

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Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Thomas McCaffrey.

Item 4: Other Business Activities

Thomas McCaffrey does not have any outside business activities to report.

Item 5: Additional Compensation

Thomas McCaffrey does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

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Michelle Louise Miller



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**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Michelle Miller that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Michelle Miller is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6898551.

Item 2: Educational Background & Business Experience

Michelle Louise Miller

Year of Birth: 1969

Educational Background:

- 1992: Creighton University; Bachelor of Science in Business Administration

Business Background:

- 09/2021 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 06/2021 – Present Gilbert & Cook, Inc.; Employee
- 02/2020 – 06/2021 Eagle Strategies LLC; Investment Adviser Representative
- 11/2018 – 06/2021 NYLIFE Securities Inc.; Registered Representative
- 10/2018 – 06/2021 New York Life Insurance Co.; Agent
- 01/2018 – 10/2018 Lincoln Savings Bank; Financial Advisor
- 01/2018 – 10/2018 LPL Financial LLC; Registered Representative
- 08/2017 – 12/2017 Unemployed
- 03/2014 – 07/2017 Principal Financial Group; Asst. Dir Supplier Mgmt.

Exams, Licenses & Other Professional Designations and Certifications:

- 04/2022: Certified Financial Planner®
- 03/2018: Series 65, Uniform Investment Adviser Law Examination
- 1/2018 Iowa Life, Accident & Health Insurance
- 6/2018 Iowa Variable Life & Variable Annuity Insurance

CERTIFIED FINANCIAL PLANNER®, professional

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examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Michelle Miller.

Item 4: Other Business Activities

Michelle Miller is also licensed to offer insurance products and receive customary fees as a result of insurance sales. This presents a conflict of interest as these insurance sales create an incentive to recommend products based on the compensation she or our supervised persons may earn.

Item 5: Additional Compensation

Michelle Miller does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Michelle Miller. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these

two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Michelle Miller.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Reece King Oleson



**GILBERT
&
COOK** INC.

**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Reece Oleson that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Reece Oleson is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6617400.

Item 2: Educational Background & Business Experience

Reece King Oleson

Year of Birth: 1983

Educational Background:

- 2006: University of Northern Iowa; Bachelor of Arts in Economics

Business Background:

- 04/2016 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 02/2016 – Present Gilbert & Cook, Inc.; Employee
- 02/2016 – 04/2016 VSR Advisory Services; Financial Planner
- 10/2015 – 02/2016 Unemployed
- 05/2015 – 10/2015 Willis Auto Campus; Sales Consultant
- 01/2015 – 05/2015 Unemployed
- 01/2013 – 01/2015 Wells Fargo Bank; Wealth Planning Analyst
- 09/2008 – 01/2013 Wells Fargo Bank; Senior Client Associate
- 05/2006 – 09/2008 Wells Fargo Home Mortgage; Loan Servicing Specialist

Exams, Licenses & Other Professional Designations and Certifications:

- 03/2022: Certified Exit Planning Advisor
- 09/2019: Retirement Income Certified Professional®
- 12/2013: Certified Financial Planner®
- 10/2016 Iowa Life, Accident & Health Insurance

CERTIFIED FINANCIAL PLANNER®, professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Retirement Income Certified Professional®, RICP® designation is available to individuals who have a minimum of three years’ of full-time business experience. To earn the designation, the participant must complete a series of three self-study courses and pass a final exam. The coursework provides comprehensive instruction on building integrated and comprehensive retirement income plans. A key focus is understanding, choosing, and executing a strategy for generating sustainable income from available resources—whether that means using systematic withdrawals from a portfolio, building an income floor with bonds or annuities, or using a bucket strategy.

Certified Exit Planning Advisor, or CEPA, is an educational and certification program offered through the Exit Planning Institute for advisors that work with business owners to align their business, personal, and financial goals while building transferable value into the business owner’s company so that the owner is prepared to capitalize on a transition of the company whether it be planned or unplanned. The CEPA program includes 16 modules that advisors must complete, and after completion of the program, the advisor has one week to pass the final exam. The minimum required continuing education for the CEPA certification is 40 hours of exit planning-related professional development every three years. Candidates must meet the following prerequisites:

- Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity

- Undergraduate degree from a qualifying institution; if no qualifying degree must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies)
- Exit Planning Institute member in good standing

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Reece Oleson.

Item 4: Other Business Activities

Reece Oleson does not have any outside business activities to report.

Item 5: Additional Compensation

Reece Oleson does not receive any other economic benefit for providing advisory services in addition to advisory fees. Reece Oleson is also licensed to offer insurance products; however, he does not receive compensation for those sales.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Reece Oleson. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Reece Oleson.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Zachary Deane Ripka



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**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Zach Ripka that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Zach Ripka is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #7016891.

Item 2: Educational Background & Business Experience

Zachary Deane Ripka

Year of Birth: 1991

Educational Background:

- 2014: Simpson College; Bachelor of Arts in Accounting

Business Background:

- 01/2022 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 06/2020 – 12/2021 Pella Corporation; Tax Manager
- 11/2019 – 05/2020 MHCS; Tax Supervisor
- 08/2018 – 10/2019 Gilbert & Cook, Inc.; Associate Advisor
- 09/2015 – 08/2018 BKD CPAs & Advisors.; Senior Tax Accountant

Exams, Licenses & Other Professional Designations and Certifications:

- 03/2022: Certified Exit Planning Advisor
- 01/2016: Certified Public Accountant®
- 12/2020: Certified Financial Planner®

CERTIFIED PUBLIC ACCOUNTANT, CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education.

CERTIFIED FINANCIAL PLANNER®, professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a **CERTIFIED FINANCIAL PLANNER® professional** or a **CFP® professional**, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

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Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Certified Exit Planning Advisor, or CEPA, is an educational and certification program offered through the Exit Planning Institute for advisors that work with business owners to align their business, personal, and financial goals while building transferable value into the business owner’s company so that the owner is prepared to capitalize on a transition of the company whether it be planned or unplanned. The CEPA program includes 16 modules that advisors must complete, and after completion of the program, the advisor has one week to pass the final exam. The minimum required continuing education for the CEPA certification is 40 hours of exit planning-related professional development every three years. Candidates must meet the following prerequisites:

- Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity
- Undergraduate degree from a qualifying institution; if no qualifying degree must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies)
- Exit Planning Institute member in good standing

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Zach Ripka.

Item 4: Other Business Activities

Zach Ripka does not have any outside business activities to report.

Item 5: Additional Compensation

Zach Ripka does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Zach Ripka. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Zach Ripka.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Megan Leigh Rosenstiel



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**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Megan Rosenstiel that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Megan Rosenstiel is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4890314.

Item 2: Educational Background & Business Experience

Megan Leigh Rosenstiel

Year of Birth: 1980

Educational Background:

- 2003: University of Iowa; Bachelor of Arts in Art History

Business Background:

- 04/2016 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 04/2006 – Present Gilbert & Cook, Inc.; Employee
- 04/2006 – 04/2016 VSR Advisory Services; Investment Adviser Representative
- 04/2006 – 12/2015 VSR Financial Services; Registered Representative

Exams, Licenses & Other Professional Designations and Certifications:

- 02/2018: Accredited Wealth Management AdvisorSM
- 02/2015: Certified Divorce Financial Analyst[®]
- 12/2013: Accredited Domestic Partnership AdvisorSM
- 03/2013: Certified Financial Planner[®]
- 05/2007: Long Term Care Professional
- 05/2005: IA Variable Life & Annuity Insurance
- 01/2005: IA Accident, Health & Life Insurance

ACCREDITED WEALTH MANAGEMENT ADVISORSM, (AWMA[®]) designation is available to individuals who hold the AWMA[®] designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

The **CERTIFIED DIVORCE FINANCIAL ANALYST (CDFA[®])** designation is available to individuals who have a minimum of two years' experience as a financial professional, accountant, or matrimonial lawyer. To earn the designation, the participant must complete a series of self-study course modules and pass an exam for each module. In the USA, this training qualifies for 32 hours of continuing education for the CFP[®] Board of Standards, 25 CPE credits for the CPA designation, and 32 PACE credits for ChFCs and CLUs. Thirty hours of Continuing Education (CE) must be completed every two years (ten of which must be divorce-related) to remain in good standing with the IDFA[®].

ACCREDITED DOMESTIC PARTNERSHIP ADVISORSM, (ADPA[®]) designation specifically covers factors and situations that cause financial planning for domestic partners to be different from financial planning for legally married spouses, including wealth transfer, taxation, retirement planning, and estate planning issues, as well as alternative planning solutions.

Individuals who hold the ADPA[®] designation have completed a course of study encompassing wealth transfers, federal taxation, retirement planning, and planning for financial and medical end-of-life needs for domestic partners. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. To qualify, professionals must hold one or more of the following designations: CFP[®], CIMA[®], ChFC[®], CPA[®], AAMS[®], AWMA[®], CRPC[®], APMASM or a J.D.

CERTIFIED FINANCIAL PLANNER® , professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

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Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the

Code and Standards.

Long Term Care Professional designation is obtained by completing a course offered by America's Health Insurance Plans. The Course is made of 4 parts: Needs and Options, Financing, The Product, Insurance / Administration / Claims.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Megan Rosenstiel.

Item 4: Other Business Activities

Megan Rosenstiel is also licensed to offer insurance products and receive customary fees as a result of insurance sales. This presents a conflict of interest as these insurance sales create an incentive to recommend products based on the compensation she or our supervised persons may earn.

Item 5: Additional Compensation

Megan Rosenstiel does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Megan Rosenstiel. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Megan Rosenstiel.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Alan Duane Ryerson



GILBERT
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5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com

Firm Contact:
Andrew Armstrong
Chief Compliance Officer

This brochure supplement provides information about Alan Ryerson that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Alan Ryerson is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #7064399.

Item 2: Educational Background & Business Experience

Alan Duane Ryerson

Year of Birth: 1954

Educational Background:

- 1976: Drake University College of Business; Bachelor of Science in Accounting

Business Background:

- 07/2019 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 11/2018 – Present Gilbert & Cook, Inc.; Lead Strategist
- 01/2017 – 09/2018 BCC Advisers; Senior Consultant
- 08/1992 – 12/2016 BCC Advisers; Principal, Sr. Vice President and Secretary
- 06/1983 – 07/1992 Holmes, Murphy & Associates; Chief Financial Officer
- 07/1976 – 05/1983 KPMG; Senior Tax Manager

Exams, Licenses & Other Professional Designations and Certifications:

- 02/2020: Certified Divorce Financial Analyst®
- 07/2019: Series 65 Exam
- 03/2000: Accredited Senior Appraiser
- 11/1994: IA Health & Life Insurance License
- 01/1977: Certified Public Accountant

The **CERTIFIED DIVORCE FINANCIAL ANALYST (CDFA®)** designation is available to individuals who have a minimum of two years' experience as a financial professional, accountant, or matrimonial lawyer. To earn the designation, the participant must complete a series of self-study course modules and pass an exam for each module. In the USA, this training qualifies for 32 hours of continuing education for the CFP® Board of Standards, 25 CPE credits for the CPA designation, and 32 PACE credits for ChFCs and CLUs. Thirty hours of Continuing Education (CE) must be completed every two years (ten of which must be divorce-related) to remain in good standing with the IDFA®.

ACCREDITED SENIOR APPRAISER, (ASA) designation is intended for professionals who perform valuations in all specialties for government agencies, banking/leasing institutions, financial, insurance companies, wealth management advisors or consumers. This includes appraisals of businesses, gems & jewelry, machinery & equipment, personal property and real property. Mr. Ryerson's designation is in the field of business appraisal.

Individuals who hold the ASA designation must be a candidate in the American Society of Appraisers, which includes completing and passing a 15-hour USPAP course and exam, and passing the ASA ethics exam. Additionally, candidates must complete a four-course education requirement. To qualify, individuals must have a college diploma or have completed the educational equivalency of a college degree. Candidates must also submit an appraisal experience log documenting five years of full-time experience and submit one narrative appraisal report. To be confirmed, a report on the candidate undergoes two separate reviews by Members on the Board of Examiners and a final decision of the Board of Examiners. Maintaining the designation requires evidence of professional growth through continuing education and/or participation in professional activities every five years.

CERTIFIED PUBLIC ACCOUNTANT, CPAs are licensed and regulated by their state boards of

accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Alan Ryerson.

Item 4: Other Business Activities

Alan Ryerson continues to assist BCC Advisers as a Senior Consultant with follow-up items on certain litigation support projects with which he was previously involved. Alan Ryerson is also licensed to offer insurance products and receive customary fees as a result of insurance sales. This presents a conflict of interest as these insurance sales create an incentive to recommend products based on the compensation she or our supervised persons may earn.

Item 5: Additional Compensation

Alan Ryerson does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Alan Ryerson. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Alan Ryerson.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Jarret Tristan Sheets



**GILBERT
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**5058 Grand Ridge Drive
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www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Jarret Sheets that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Jarret Sheets is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5941866.

Item 2: Educational Background & Business Experience

Jarret Tristan Sheets

Year of Birth: 1989

Educational Background:

- 2011: Coe College; Bachelor of Science Business Administration

Business Background:

- 11/2019 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 06/2016 – 11/2019 Brokers International Financial Services; Registered Representative/Investment Adviser Representative
- 11/2012 – 11/2019 Lone Wolf Financial, LLC; Financial Advisor
- 09/2014 – 06/2016 VSR Advisory Services; Investment Adviser Representative
- 09/2014 – 06/2016 VSR Financial Services, Inc.; Registered Representative

Exams, Licenses & Other Professional Designations and Certifications:

- 10/2022 Certified Plan Fiduciary Advisor[®]
- 11/2018: Certified Financial Planner[®]
- 07/2012: Life Insurance License
- 08/2014: Health Insurance License

The **CERTIFIED PLAN FIDUCIARY ADVISOR[®]** or **CPFA[®]** credential was developed to demonstrate advisors knowledge, expertise, and commitment to working with retirement plans. Plan advisors who earn their **NAPA CPFA[®]** demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

To obtain the **NAPA CPFA[®]** credential, individuals must successfully complete the **NAPA CPFA[®]** exam, which consists of 70 multiple-choice questions; agree to abide by the ARA Code of Professional Conduct; and apply for the credential. Designation holders must complete ten (10) hours of Continuing Education (“CE”) each calendar year following the calendar year the **NAPA CPFA[®]** designation is earned. Each calendar year a minimum of four (4) hours of the annual ten (10) hour CE requirement must cover retirement plan relevant topics with a minimum of one (1) hour of CE credit earned annually must address professional ethics and the ARA’s Code of Professional Conduct.

CERTIFIED FINANCIAL PLANNER[®], professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a **CERTIFIED FINANCIAL PLANNER[®] professional** or a **CFP[®] professional**, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The **CFP[®]** certification is voluntary. No federal or state law or regulation requires financial planners to hold the **CFP[®]** certification. You may find more information about the **CFP[®]** certification at www.CFP.net. **CFP[®]** professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a **CFP[®] professional**, an individual must fulfill the following requirements:

Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP

Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Jarret Sheets.

Item 4: Other Business Activities

Jarret Sheets is also licensed to offer insurance products and receive customary fees as a result of insurance sales. This presents a conflict of interest as these insurance sales create an incentive to recommend products based on the compensation he or our supervised persons may earn.

Item 5: Additional Compensation

Jarret Sheets does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Jarret Sheets. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Jarret Sheets.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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March 29, 2024**

Jessica Marie Swaim



**GILBERT
& COOK** INC.

**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Jessica Swaim that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Jessica Swaim is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5390545.

Item 2: Educational Background & Business Experience

Jessica Marie Swaim

Year of Birth: 1985

Educational Background:

- 2007: University of South Carolina; Bachelor of Arts in Art History

Business Background:

- 03/2021 – Present Gilbert & Cook, Inc. Investment Adviser Representative
- 09/2020 – Present Gilbert & Cook, Inc.; Employee
- 08/2016 – 09/2020 Equitable Advisors, LLC; Registered Representative
- 08/2016 – 06/2020 AXA Advisors, LLC; Registered Representative
- 08/2015 – 06/2018 Iowa Rush; Head Coach
- 11/2013 – 06/2015 Harris Associates L.P.; Portfolio Associate
- 11/2013 – 06/2015 Harris Associates Securities L.P.; Portfolio Associate
- 09/2011 – 11/2013 J.P. Morgan Securities LLC; Sales Assistant
- 09/2011 – 11/2013 J.P. Morgan Chase Bank; Sales Assistant
- 06/2009 – 09/2011 Morgan Stanley Smith Barney; Mass Transfer
- 07/2007 – 09/2011 Citigroup Global Markets Inc.; CSA

Exams, Licenses & Other Professional Designations and Certifications:

- 05/2022: Certified Exit Planning Advisor
- 07/2017: Certified Financial Planner®
- 09/2016: Life Insurance License
- 09/2016: Health Insurance License

CERTIFIED FINANCIAL PLANNER®, professional

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CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a

financial planning development capstone course.

Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

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Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Certified Exit Planning Advisor, or CEPA, is an educational and certification program offered through the Exit Planning Institute for advisors that work with business owners to align their business, personal, and financial goals while building transferable value into the business owner’s company so that the owner is prepared to capitalize on a transition of the company whether it be planned or unplanned. The CEPA program includes 16 modules that advisors must complete, and after completion of the program, the advisor has one week to pass the final exam. The minimum required continuing education for the CEPA certification is 40 hours of exit planning-related professional development every three years. Candidates must meet the following prerequisites:

- Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity
- Undergraduate degree from a qualifying institution; if no qualifying degree must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies)
- Exit Planning Institute member in good standing

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Jessica Swaim.

Item 4: Other Business Activities

Jessica Swaim is also licensed to offer insurance products and receive customary fees as a result of insurance sales. This presents a conflict of interest as these insurance sales create an incentive to recommend products based on the compensation she or our supervised persons may earn.

Item 5: Additional Compensation

Jessica Swaim does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Jessica Swaim. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Jessica Swaim.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

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Jerit Paul Tripp



**GILBERT
& COOK** INC.

**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Jerit Tripp that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Jerit Tripp is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5462337.

Item 2: Educational Background & Business Experience

Jerit Paul Tripp

Year of Birth: 1984

Educational Background:

- 2007: Grand View College; Bachelor of Arts in Mass Communications

Business Background:

- 04/2016 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 07/2010 – Present Gilbert & Cook, Inc.; Employee
- 07/2010 – 04/2016 VSR Advisory Services; Investment Adviser Representative
- 07/2010 – 04/2016 VSR Financial Services; Registered Representative

Exams, Licenses & Other Professional Designations and Certifications:

- 12/2023: Behavioral Financial Advice TM
- 10/2022: Certified Plan Fiduciary Advisor®
- 02/2015: Certified Wealth Strategist®
- 07/2013: Chartered Retirement Plans Specialist SM
- 06/2011: Certified Financial Planner®
- 11/2007: IA Accident, Health & Life Insurance License

The **CERTIFIED PLAN FIDUCIARY ADVISOR®** or **CPFA®** credential was developed to demonstrate advisors knowledge, expertise, and commitment to working with retirement plans. Plan advisors who earn their **NAPA CPFA®** demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

To obtain the **NAPA CPFA®** credential, individuals must successfully complete the **NAPA CPFA®** exam, which consists of 70 multiple-choice questions; agree to abide by the **ARA Code of Professional Conduct**; and apply for the credential. Designation holders must complete ten (10) hours of Continuing Education (“CE”) each calendar year following the calendar year the **NAPA CPFA®** designation is earned. Each calendar year a minimum of four (4) hours of the annual ten (10) hour CE requirement must cover retirement plan relevant topics with a minimum of one (1) hour of CE credit earned annually must address professional ethics and the **ARA’s Code of Professional Conduct**.

The **CERTIFIED WEALTH STRATEGIST®** or **CWS®** was designed to respond to an industry need for a practitioner oriented, application-based certification experience. The **Certified Wealth Strategist®** program makes sure that each of the professionals are competent and confident in bringing up issues that high net worth individuals face.

Pre-requisites for **CWS®** are 3+ years’ experience in the financial services industry, must have significant experience in a client-facing role, or a 4-year degree from an accredited school. It’s strongly recommend you have one of the following: Series 6, Series 7, Series 65, CPA License, Attorney License, Chartered Life Underwriter (CLU), or Chartered Financial Consultant (ChFC)

Certified Wealth Strategist® program includes a 2 day instructor-led class **CWS I - Sales & Practice Management Skill** and a self-directed Study on 13 Wealth Management Issues, 10 Study

Guides and a Reference Guide – technical drill down, case studies, and discussion points with clients on each of 13 wealth management issues, 2 textbooks for supplemental reading (Concepts for Professionals & Critical Concerns of Estate Planners), Wealth Management Advisors Audio Series CD's, 10 interactive e-learning lessons (approximately 1 hour each), 10 technical assessments – about 30 questions each, 2 day instructor-led class CWS II - Client Interaction Skills, Cannon interviews - Interviewing Techniques, Presentation Skills and the CAPSTONE Project - The final project is all about applying what you have learned. Training takes approximately 6 months – About 4 hours per week is typical.

The **CHARTERED RETIREMENT PLANS SPECIALISTSM**, CRPS[®] Program is specifically targeted at professionals who design, install, and maintain retirement plans for the business community. The College for Financial Planning[®] awards the CRPS[®] designation by successfully complete the program, pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or discovered by the College. Continued use of the CRPS[®] designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS[®] designation by: completing 16 hours of continuing education, reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

CERTIFIED FINANCIAL PLANNER[®], professional

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Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Jerit Tripp.

Item 4: Other Business Activities

Jerit Tripp is also licensed to offer insurance products and receive customary fees as a result of insurance sales. This presents a conflict of interest as these insurance sales create an incentive to recommend products based on the compensation he or our supervised persons may earn.

Item 5: Additional Compensation

Jerit Tripp does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Jerit Tripp. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm’s business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Jerit Tripp.

Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444

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Wendy Scott Stenberg



**GILBERT
& COOK** INC.

**5058 Grand Ridge Drive
West Des Moines, IA 50265
www.GilbertCook.com**

**Firm Contact:
Andrew Armstrong
Chief Compliance Officer**

This brochure supplement provides information about Wendy Stenberg that supplements our brochure. You should have received a copy of that brochure. Please contact Andrew Armstrong if you did not receive Gilbert & Cook, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Wendy Stenberg is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #2969805.

Item 2: Educational Background & Business Experience

Wendy Scott Stenberg

Year of Birth: 1965

Educational Background:

- 1987: University of Iowa; Bachelor of Business Administration
- 1993: University of Maryland; Master of Business Administration

Business Background:

- 01/2023 – Present Gilbert & Cook, Inc.; Investment Adviser Representative
- 11/2022 – Present Gilbert & Cook, Inc.: Employee
- 07/2015 – 11/2022 U.S. Bank Wealth Management; Relationship Manager/Banker
- 12/2011 – 07/2015 U.S. Bank; Financial Advisor
- 11/2001 – 11/2011 Wells Fargo Wealth Management; Relationship Manager/Banker
- 10/1997 – 11/2001 Salomon Smith Barney Inc.; Financial Advisor
- 08/1994 – 10/1997 Hawkeye Bank; Regional Sales Manager
- 11/1993 – 07/1994 Killeen Chamber of Commerce; Convention Coordinator
- 05/1989 – 10/1993 Maryland National Bank; Branch Manager

Exams, Licenses & Other Professional Designations and Certifications:

- 01/2023: Series 65, Uniform Investment Adviser Law Examination

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Wendy Stenberg.

Item 4: Other Business Activities

Wendy Stenberg does not have any outside business activities to report.

Item 5: Additional Compensation

Wendy Stenberg does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Gilbert & Cook has implemented a code of ethics and compliance program to support and guide the activities of its supervised persons. Andrew Armstrong, Chief Compliance Officer, oversees and tests this program, which includes the activities of Wendy Stenberg. Linda Cook and Chris Cook are Partners of the Firm, and both serve as senior leaders of the Firm. In this role, these two individuals have oversight of the firm's business practices, advisory activities and investment decisions made by the supervised persons of the Firm, including Wendy Stenberg. Each of these supervisory individuals may be contacted as follows:

Andrew Armstrong, CCO – (513) 832-5385

Linda Cook, Managing Partner & Founder – (515) 270-6444

Chris Cook, Partner & Chief Investment Strategist – (515) 270-6444