

# THOMAS E. PEEKEMA,

## CFA<sup>®</sup>, CFP<sup>®</sup>

This brochure provides supplemental information about Thomas E. Peekema. This supplements SMB Financial Services, Inc.'s ADV Part 2 A brochure, which should have also been provided to you. SMB Financial Services also does business as Retirement Income Advisors. Please contact us at (503) 387-3222 or [info@smb.financial](mailto:info@smb.financial) if you need the brochure or if you have any questions.

Additional information about SMB Financial Services is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

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**ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B**

MARCH 28, 2018

INDIVIDUAL CRD# 5637343  
SMB FINANCIAL SERVICES, INC.  
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TOM@SMB.FINANCIAL  
(503) 387-3222  
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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Thomas E. Peekema, CFA<sup>®</sup>, CFP<sup>®</sup>**

Year Born: 1952

### **Educational Background:**

BSEE, Washington State University (1974)

MBA, Oregon Executive MBA University of Oregon (1991)

CFA Program Curriculum, Level I (2007)

CFA Program Curriculum, Level II (2008)

CFA Program Curriculum, Level III (2009)

### **Business Background:**

07/2011 – Present: *Investment Advisor Representative*, SMB Financial Services, Inc.

01/2009 – Present: *Agent*, Principal Life Insurance

03/2006 – Present: *CFO & Part Owner*, Peekema Fruit

01/2009 – 07/2011: *Registered Representative*, Princor Financial Services Corporation

01/2004 – 02/2006: *Channel Program Manager*, Xerox North America

01/2000 – 01/2004: *Internet Program Manager*, Xerox Office Printing Business

### **Professional Qualifications:**

Series 7, General Securities Representative Examination (2009)

Series 66, Uniform Combined State Law Examination (2009)

### **Professional Designation:**

Chartered Financial Analyst (CFA<sup>®</sup>)

Certified Financial Planner (CFP<sup>®</sup>)

### **Explanation of Designation:**

*CFA<sup>®</sup>: (Chartered Financial Analyst)*

The CFA Charter is a globally recognized, graduate-level investment credential.

To earn this designation, you must have four years of qualified investment work experience, become a member of CFA Institute, pledge to adhere to the CFA Institute's Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program.

The CFA Program is organized into three levels, each culminating in a six-hour exam. The major areas of study are Ethics, Quantitative Analysis, Economics, Accounting, Security Analysis, and Portfolio Management.

In addition to producing an array of industry-supported events, educational opportunities and publications, the CFA Institute has devised a volunteer-based education program that recommends that members complete a minimum of 20 hours of continued education (CE) activities, including a minimum of two hours of standards, ethics and regulatory education each calendar year. Members have autonomy over the activities they engage in as long as they follow two broad requirements: The activity should be educational in nature and geared toward increasing the knowledge, skills and abilities of an investment professional and the educational content should relate to one or more of the Topics for Investment Professionals (TIPs) or a topic that a member deems individually relevant for his or her unique professional responsibilities.

Members receive credit for their continuing education by keeping a CE journal and then receive recognition for meeting annual milestones in their programs. The CFA Institute recognizes these

milestones by providing certificates signifying program completion and by publishing the names of CE members in CFA publications.

**CFP®: (Certified Financial Planner)**

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, 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 as of January 2007, 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, administered in 10 hours over a two-day period, 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);

**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 ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks. This requires 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 renewal of 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.

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**ITEM 3 - DISCIPLINARY INFORMATION**

Thomas E. Peekema has no legal or disciplinary events that are material to you or a prospective client’s evaluation of this advisory business.

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**ITEM 4 - OTHER BUSINESS ACTIVITIES**

The principal business of Thomas E. Peekema is that of an investment advisor representative and provider of financial planning services. Thomas E. Peekema is also an insurance agent. Employees who are insurance agents may be paid for these services. In cases where we receive payment, there may be a conflict of interest. At all times, you are free to choose outside agents to avoid the possibility of there being a conflict of interest. As well, Mr. Peekema is a part owner of both Peekema Ranch, L.P. and Peekema Fruit.

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**ITEM 5 - ADDITIONAL COMPENSATION**

Other than work with SMB Financial Services, Inc. and any disclosures made in Items 2 and 4 above, Thomas E. Peekema receives no additional compensation related to outside business activities.

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**ITEM 6 - SUPERVISION**

Thomas E. Peekema is not a supervising authority at SMB Financial Services, Inc. but does work closely with and is monitored by the supervising members of the firm. The supervising members of SMB Financial Services, Inc. are Bruce E. Porter and Timothy L. Porter. All supervising members will remain aware of and keep us in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business. SMB Financial Services, Inc. maintains a written compliance manual that is reviewed with employees when they are hired as well as annually. As well, our employees receive written evaluations on a regular basis.

All of our supervising persons are located at 11535 SW 67th Ave, Portland, Oregon 97223 and can be reached by calling (503) 387-3222.

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**ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

Other than any disclosures made in Item 3 above, Thomas E. Peekema has not been found liable in any additional material arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Thomas E. Peekema has never been the subject of a bankruptcy petition.