

# THOMAS J. SHERWOOD

## HEADWATER INVESTMENT CONSULTING, INC.

408 East 1<sup>st</sup> Street  
McMinnville, Oregon 97128

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This Brochure Supplement provides information about Thomas J. Sherwood that supplements the Headwater Investment Consulting, Inc. Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Scott Chambers at (503) 565-2100 or [scott@headwater-ic.com](mailto:scott@headwater-ic.com) if you did not receive copy of Headwater's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Headwater requires any supervised person involved in the practice of giving investment advice or consulting to Clients to have at a minimum, a bachelor degree from an accredited university. These persons must also pass appropriate licensing examinations and are strongly encouraged to seek continuing education opportunities available in the industry, including appropriate certifications or designations.

Additional information about Thomas J. Sherwood is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Mr. Sherwood is 5821112.

**THOMAS J. SHERWOOD, CFP®**

Year of Birth: 1987

**Item 2 – Educational Background and Business Experience**

**EDUCATION**

Master of Business Administration, University of Oregon, Eugene, OR (2017)

Bachelor of Arts Economics, Linfield College, McMinnville, Oregon (2010)

Bachelor of Arts Finance, Linfield College, McMinnville, Oregon (2010)

**BUSINESS BACKGROUND**

8/2015 to present: Portfolio Manager & Retirement Specialist,  
Investment Advisor Representative,  
Headwater Investment Consulting, Inc. (McMinnville, Oregon)

11/2011 to 8/2015: Associate Portfolio Manager, Investment Advisor Representative,  
Headwater Investment Consulting, Inc. (McMinnville, Oregon)

07/2010 to 11/2011: Financial Advisor Associate, Morgan Stanley Smith Barney  
(Portland, Oregon)

07/2008 to 06/2010: Accounting Assistant, Linfield College (McMinnville, Oregon)

Professional Designations:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, 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 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 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); and
- 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 the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 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
- Ethics – Renew 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.

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

Thomas J. Sherwood has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client’s evaluation of his or any of the services Headwater Investment Consulting Inc. provides.

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

Thomas J. Sherwood is not involved in any other investment related business activity or occupation other than through Headwater Investment Consulting, Inc.

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

Thomas J. Sherwood does not receive additional compensation or economic benefit from any third parties for providing advisory services to Clients of Headwater Investment Consulting, Inc.

### **Item 6 – Supervision**

Scott W. Chambers responsible for supervising the services and advice provided to all Clients of Headwater Investment Consulting, Inc. He prepares all investment policies, forms and procedures for Clients. Mr. Sherwood works under the supervision of Mr. Chambers.