

FAQs

Q. Why did GVA decide to hire a compliance consultant?

A. Working with the right compliance consultant will help mitigate risk. Regulators look to see that firms take compliance seriously. Having a structured compliance program and training for all members of the firm are essential. Cipperman Compliance Services (CCS) helps GVA keep these programs current with ever-changing regulations.

Q. What does Cipperman Compliance Services do for GVA?

A. GVA leverages CCS to augment the services provided by our internal team of professionals. Cipperman helps our experienced team stay on top of the latest investment advisor compliance developments and integrate them into our policies, procedures, and training.

Q. What makes GVA's Compliance Program different than some other RIAs?

A. Our compliance team has been working in the compliance and financial industry since the 1980s. The experience they bring from the legal, compliance, and project management perspectives has allowed GVA to form a robust compliance program. That experience, combined with our CCS partnership, keeps our program, manuals, and training up-to-date with current regulations and requirements so we can help our advisors protect their business.

Q. How does GVA help its advisors secure their electronic information?

A. GVA takes cybersecurity very seriously. GVA has a branch office security policy for our advisors to follow, and we have partnered with Align Communications to provide cybersecurity services to our advisors.

Q. How do IARs keep abreast of GVA and industry compliance requirements?

A. Together with advice from CCS, GVA provides various tools to advisors. These are all easily accessible online and include items such as GVA's Compliance and Procedures Manual, Code of Ethics, Privacy Policy, Form ADV, and Form CRS. In addition, GVA in conjunction with CCS provides quarterly compliance training meetings for the entire team of IARs.

Q. What other services does the compliance team provide?

A. Our team performs reviews of new accounts and documents, marketing materials, outside business activities, trade reviews, outside accounts, correspondence, and social media, among others. In addition, GVA will send the required annual Forms ADV and CRS mailing to your clients for you.

Q. Does GVA provide solutions for CRM and paperless document retention?

A. Yes, we do! We systemically download all advisory accounts to our online platform. Advisors can use this program to keep client notes, generate risk tolerance questionnaires, house documents and keep track of tasks, among other benefits. Our compliance team utilizes these online systems to do a review of your accounts and business. In addition, we implement software that is SEC 17(a)-4 compliant and can be used by our advisors for official electronic books and records.

Q. Where can IARs get answers if they have questions after reviewing the compliance documents available online?

A. Our compliance team is available five days a week to give guidance when necessary. In addition, due to the strength of GVA, our advisors will have dedicated service teams at each of our providers.

Q. Does GVA allow use of third-party money managers?

A. GVA has several approved third-party managers (TPMs) our IARs may use. Each manager has gone through a thorough due diligence by our team. The GVA team executes selling agreements with all TPMs that have successfully met all due diligence requirements. At least yearly, our compliance team reviews each of our approved TPMs to ensure they still meet our requirements for product selection, fees, performance, and service.

Q. Does GVA provide training to its IARs?

A. Our commitment to compliance is key to helping our advisors protect their business. We provide quarterly training sessions, and our advisors are required to attend at least three. At these sessions, our strategic partner, CCS, will conduct training on recent regulatory issues and GVA will present best practices, updates to our program, and commonly found issues since the last meeting.

Q. How do IARs know when GVA Compliance needs something in order to stay compliant?

A. We utilize a function of the Salesforce platform to notify our IARs of compliance items that need attention. This allows both the advisors and GVA to view items that remain open and to identify trends. This system helps drive topics we include in our quarterly training and updates to our policies and procedures when necessary.



GVA Advisor Compliance Support

Great Valley Advisor Group (GVA) is a technology-driven, full-service Registered Investment Advisor. We partner with select independent financial advisors by providing customized technology, investment strategies, compliance, and back-office solutions to help them grow.

GVA does not have a direct affiliation with any investment company, so advisors are afforded the flexibility to build a business that focuses on the goals of the client. GVA provides multiple solutions to advisors. Our solutions were built by advisors who seek comprehensive operational support, multiple affiliation options, and the latest technology. Our ongoing compliance services allow independent financial advisors to consider us an extension of their firm, focused on one thing: compliance.

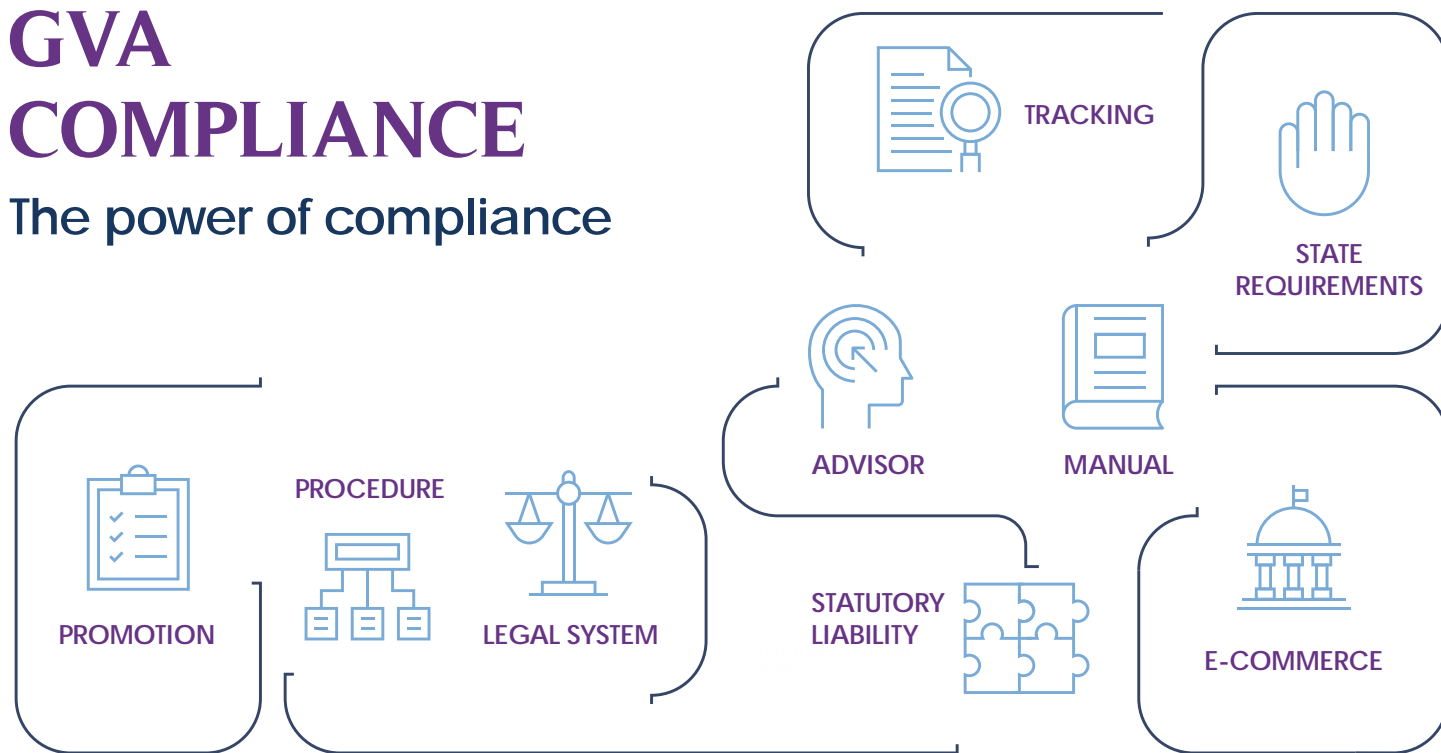
With over a combined 50 years of independent and wirehouse experience, GVA has an extensive background in the regulatory space. Behind its team of registered staff, GVA has built a sustainable platform that its advisors leverage for all their compliance needs. Our main focus is to help financial advisors feel confident that they have access to a dedicated team of professionals focused on ensuring continuous and proactive monitoring of their business.

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Great Valley Advisor Group, a Registered Investment Advisor and separate entity from LPL Financial.

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GVA COMPLIANCE

The power of compliance



OSJ/CCO Responsibilities

GVA is committed to providing superior service to our advisors. Advisors have our experienced team of compliance professionals backed by those from Cipperman Compliance Services to help them navigate and stay on top of their compliance obligations. Our dedicated team of licensed staff ensures your office gets the attention it deserves, allowing you to free up time and meet with clients, or prospect new ones. GVA's ongoing compliance service allows you to consider us an extension of your company, focused on one thing: compliance. Our goal is to help you feel confident that you have a dedicated team of professionals focused on ensuring continuous and proactive monitoring of your business.



Some items our compliance team handles include:

1. Trade blotter review and detailed tracking
2. Maintenance of your IAR and DBA registrations, including U4 and ADV 2B
3. Access to our online portal for compliance tracking and valuable resources
4. Access to our SEC 17(a)-4 compliant books and records system
5. Training, implementation, and maintenance of GVA's Compliance and Procedures Manual, policies and procedures, Code of Ethics, Privacy Policy, and Best Interest Contract (BIC)
6. Preapproved agreements (e.g., CEA, Solicitation, Consulting Services)
7. Advertising materials review
8. Annual ADV mailing
9. Risk assessment reviews
10. Financial Plan review
11. Quarterly and annual compliance calls and COE attestations
12. Email and correspondence reviews
13. Periodic RIA inspections of branch offices
14. Business Continuity Plan

For more information, email compliance@greatvalleyadvisors.com

GVA'S STRATEGIC COMPLIANCE PARTNERSHIP

All your compliance needs under one roof

GVA has established a strategic partnership with Cipperman Compliance Services, LLC (CCS) to provide a robust compliance and code of ethics program to help advisors comply with ever-changing regulations. CCS is a leading provider of compliance, regulatory, and risk advisory services. We have partnered with CCS to help mitigate regulatory, operational, and reputational risk associated with business functions.

CCS provides GVA with compliance, registration, and risk management solutions and guidance to address regulatory requirements and establish best practices, allowing you to focus on the core business of your firm. Together we provide prompt, accurate, and up-to-date compliance and regulatory services.



Service at your fingertips

GVA is committed to providing superior service to our advisors. Advisors have our experienced team of compliance professionals backed by those from Cipperman Compliance Services. In addition, GVA's investment providers offer our advisors dedicated, experienced service teams.

Great Valley Advisor Group Services

- Ongoing review of advertising and correspondence
- Open door policy to address compliance questions
- Periodic RIA office exams
- ADV 2B development and updates
- Cybersecurity procedure and technology
- Approved paperless document retention system
- Ongoing trade and account review
- Due diligence for third-party money managers
- Online portal to track compliance requirements

Cipperman Compliance Services

- Annual review of GVA's policies and procedures
- Annual risk assessment review
- Assistance with ADV amendments and filing
- Continuous interaction with regulators to keep current
- Onsite compliance committee meetings at least annually
- Review of IAR-only emails
- Keep abreast of regulatory notices impacting firm
- Quarterly Compliance Committee Meetings

Together

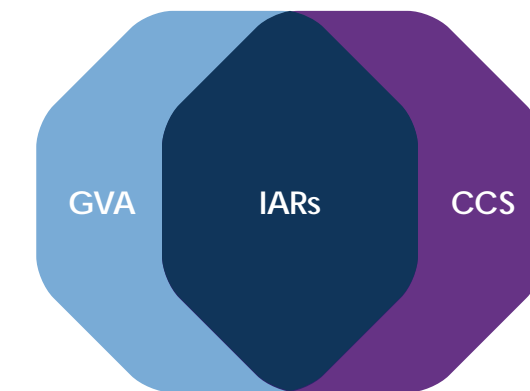
- Quarterly compliance training calls for advisors
- Ongoing operational and round-the-clock compliance support
- Robust ethics and compliance program
- Compliance professionals
- Monitoring, auditing, and evaluation of program effectiveness
- Appropriate remedial action when warranted

BEING INDEPENDENT DOESN'T MEAN BEING ALONE

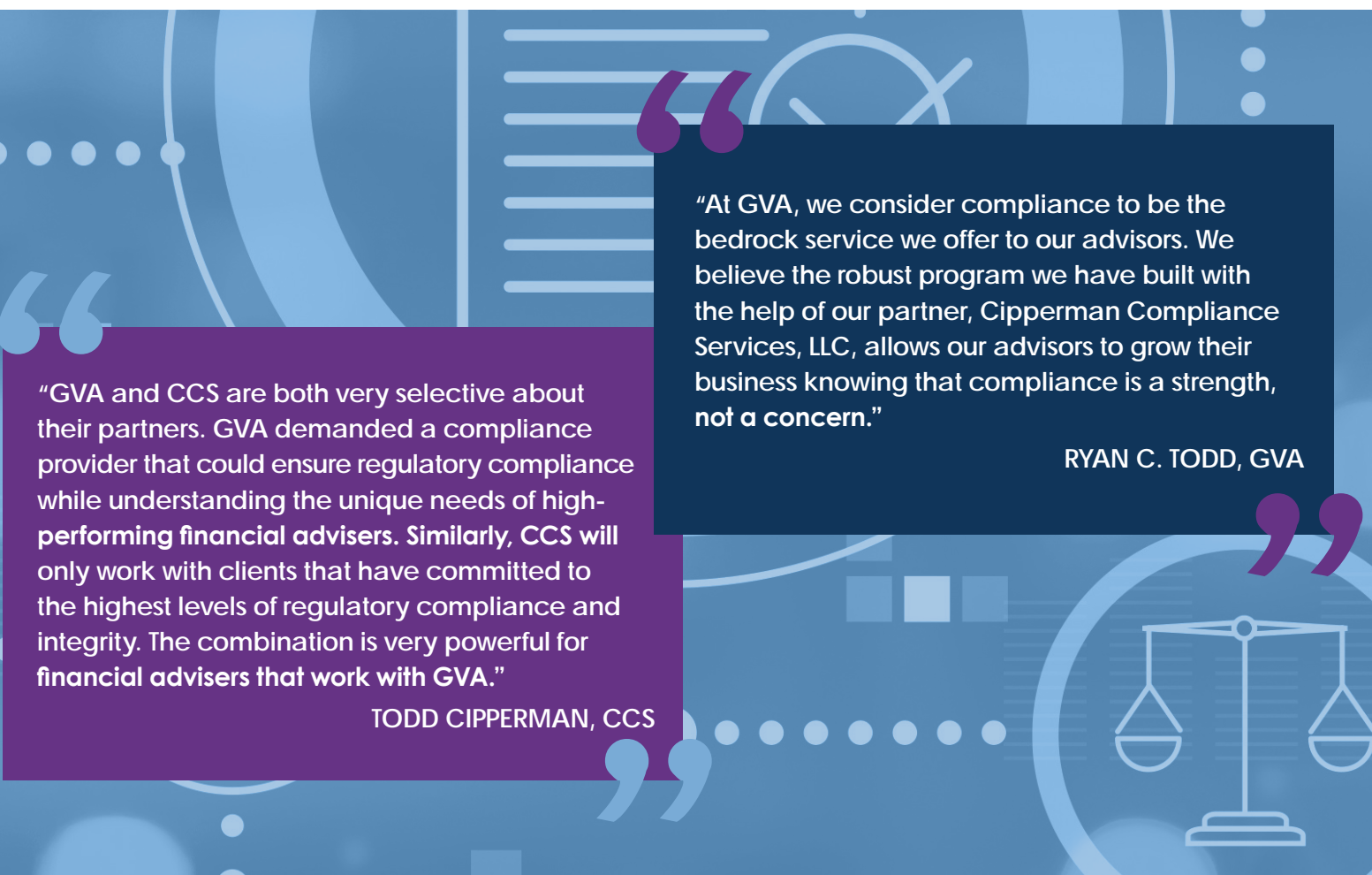
Compliance can be complicated and confusing. At GVA, fostering a culture of compliance is a top priority in helping our advisors focus on their service and business reputation.

Together with our strategic partner CCS, GVA is constantly evaluating our compliance services so we can guide and educate our advisors to be as effective and efficient as possible from the day they begin their transition to our firm. We have created processes and teams to support your business. Without losing your own branding, you can choose to manage accounts yourself or utilize third-party investment managers.

Being independent does not mean being alone. GVA believes the most successful method for growing your business is to give you the compliance tools necessary for you to focus on just that—your clients. GVA has systems in place to monitor trades and account documents, allowing advisors to focus on providing financial planning and other consultative services under the GVA RIA.



GVA recognizes that one size does not fit all. Both investors and advisors vary greatly in their needs and expectations. To match investment style and client expectations, advisors may choose from different account structures, ranging from brokerage accounts to fee-only accounts depending on client suitability. Advisors and their clients determine the fee to be charged on each advisory account, and GVA's proprietary billing system AdvisorBob helps advisors track their commissions.



“At GVA, we consider compliance to be the bedrock service we offer to our advisors. We believe the robust program we have built with the help of our partner, Cipperman Compliance Services, LLC, allows our advisors to grow their business knowing that compliance is a strength, not a concern.”

RYAN C. TODD, GVA

“GVA and CCS are both very selective about their partners. GVA demanded a compliance provider that could ensure regulatory compliance while understanding the unique needs of high-performing financial advisers. Similarly, CCS will only work with clients that have committed to the highest levels of regulatory compliance and integrity. The combination is very powerful for financial advisers that work with GVA.”

TODD CIPPERMAN, CCS