



Confluence Wealth Management, LLC

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**Form ADV Part 2B
Firm Brochure Supplement**

This brochure supplement provides information about Confluence's investment team that supplements the Confluence Investment Management, LLC brochure. You should have received a copy of that brochure. Please contact us at 503-221-7595 or by email to info@confluencewealth.com if you did not receive Confluence Investment Management's brochure or if you have any questions about the contents of this supplement.

Additional information about each member of the investment team is available on the SEC's website at www.adviserinfo.sec.gov.

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Kathleen Kee, CFP®

Educational Background and Business Experience

- Kathleen has been a Certified Financial Planner since 1987
- Confluence Wealth Management, LLC, Partner and CEO, 2011-present
- Pacific Investment Advisors, Partner and President, 1997-2011
- Oregon State University, B.S. Finance, 1983
- Year of Birth: 1961

Please see Appendix A for information on the CFP® designation and qualification requirements.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Kathleen has no legal or disciplinary events to report.

Other Business Activities

Kathleen is not engaged in other investment-related business activities.

Additional Compensation

Kathleen does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

Confluence Wealth Management's Investment Team members use a consensus decision-making process for investment strategies and business management. The firm also has policies and procedures in place to monitor investment recommendations, account activity and portfolio allocations for compliance with internal strategy and each client's investment policy statement. As Partner and CEO, Kathleen is not under the supervision of any one individual.

Lantz Stringham, CFA

Educational Background and Business Experience

- Lantz has been a CFA charterholder since 2000
- Confluence Wealth Management, LLC, CIO and Partner, 2014-present
- Chinook Capital Management, LLC, Partner 2002-2014
- Red Chip Companies, Senior Equity Analyst, 1999-2002
- University of Utah, Eccles School of Business, B.S. Finance, 1994
- Year of Birth 1969

Please see Appendix B for information on the CFA designation and qualification requirements.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Lantz has no legal or disciplinary events to report.

Other Business Activities

Lantz is not engaged in other investment-related business activities.

Additional Compensation

Lantz does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

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Rick Schmidt, CFP®

Educational Background and Business Experience

- Rick has been a Certified Financial Planner since 2007
- Confluence Wealth Management, LLC, Wealth Advisor, 2014-present
- Chinook Capital Management, LLC, Vice President of Client Services, 2005-2014
- Columbia Management Company, VP/Regional Director, 1991-2004
- University of Minnesota, MBA General Management, 1988
- Oregon State University, B.S. Agriculture and Resource Economics, 1982
- Year of Birth: 1958

Please see Appendix A for information on the CFP® designation and qualification requirements.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Rick has no legal or disciplinary events to report.

Other Business Activities

Rick is not engaged in other investment-related business activities.

Additional Compensation

Rick does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

Confluence Wealth Management's Investment Team members use a consensus decision-making process for investment strategies and business management. The firm also has policies and procedures in place to monitor investment recommendations, account activity and portfolio allocations for compliance with internal strategy and each client's investment policy statement. Kathleen Kee, CEO and Partner is responsible for the supervision of Rick's investment-related activities and may be reached by telephone at 503-221-7595.

Carmen Wong, JD, CFP®

Educational Background and Business Experience

- Carmen has been a Certified Financial Planner since 2013
- Confluence Wealth Management, LLC, Senior Wealth Advisor, Partner, June 2014-Present
- MassMutual Financial Group, Financial Planner, 2010-2014
- Waiyee "Carmen" Wong, Attorney at Law, 1999-2010
- University of Hawai'i at Manoa, William S. Richardson School of Law, J.D., 1999
- Brigham Young University Hawaii, B.S., Business Administration, summa cum laude, 1989
- Year of Birth: 1967

Please see Appendix A for information on the CFP® designation and qualification requirements.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Carmen has no legal or disciplinary events to report.

Other Business Activities

Carmen is not engaged in other investment-related business activities.

Additional Compensation

Carmen does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

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Ryan Berning, CFP®

Educational Background and Business Experience

- Ryan has been a Certified Financial Planner since 2017
- Confluence Wealth Management, LLC, Wealth Advisor, 2017-present
- CTC myCFO, LLC, Investment Associate, 2013-2017
- CTC Consulting, Inc, Performance Analyst, 2011-2013
- Arnerich Massena, Inc., Performance Analyst, 2007-2011
- Oregon State University, B.S. Finance, 2007
- Year of Birth: 1984

Please see Appendix A for information on the CFP® designation and qualification requirements.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ryan has no legal or disciplinary events to report.

Other Business Activities

Ryan is not engaged in other investment-related business activities.

Additional Compensation

Ryan does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

Confluence Wealth Management's Investment Team members use a consensus decision-making process for investment strategies and business management. The firm also has policies and procedures in place to monitor investment recommendations, account activity and portfolio allocations for compliance with internal strategy and each client's investment policy statement. Kathleen Kee, CEO and Partner is responsible for the supervision of Ryan's investment-related activities and may be reached by telephone at 503-221-7595.

Josh Cepeda, CFP®

Educational Background and Business Experience

- Josh has been a Certified Financial Planner since 2007
- Confluence Wealth Management, LLC, Wealth Advisor, 2017-present
- Wells Fargo Advisors, Financial Consultant, 2004-2017
- Smith Barney, Investment Management Analyst, 2000-2004
- Seattle Pacific University, B.A. Finance and Management, 2000
- Year of Birth: 1978

Please see Appendix A for information on the CFP® designation and qualification requirements.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Josh has no legal or disciplinary events to report.

Other Business Activities

Josh is not engaged in other investment-related business activities.

Additional Compensation

Josh does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

Confluence Wealth Management's Investment Team members use a consensus decision-making process for investment strategies and business management. The firm also has policies and procedures in place to monitor investment recommendations, account activity and portfolio allocations for compliance with internal strategy and each client's investment policy statement. Kathleen Kee, CEO and Partner is responsible for the supervision of Josh's investment-related activities and may be reached by telephone at 503-221-7595.

Travis Harper, CFP®, CRPC®

Educational Background and Business Experience

- Travis has been a Certified Financial Planner since 2017
- Travis has been a Chartered Retirement Planning Counselor since 2016
- Confluence Wealth Management, LLC, Associate Advisor, 2019-present
- McGee Wealth Management, Raymond James, Director of Financial Planning, 2016-2019
- Pacwest Wealth Partners, Ameriprise Financial, Financial Advisor, 2013-2016
- Oregon State University, B.S. Finance, B.S. International Business, B.S. Health Management & Policy, 2012
- Year of Birth 1988

Please see Appendix A and Appendix C for information on the CFP® and CRPC® designations and qualification requirements, respectively.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Travis has no legal or disciplinary events to report.

Other Business Activities

Travis is not engaged in other investment-related business activities.

Additional Compensation

Travis does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

Confluence Wealth Management's Investment Team members use a consensus decision-making process for investment strategies and business management. The firm also has policies and procedures in place to monitor investment recommendations, account activity and portfolio allocations for compliance with internal strategy and each client's investment policy statement. Kathleen Kee, CEO and Partner is responsible for the supervision of Travis' investment-related activities and may be reached by telephone at 503-221-7595

Katherine Phillips, CFP®, CRPC®, CDFA®

Educational Background and Business Experience

- Katherine has been a Certified Financial Planner since 2018
- Katherine has been a Chartered Retirement Planning Counselor since 2015
- Katherine has been a Certified Divorce Financial Analyst since 2017
- Confluence Wealth Management, LLC, Associate Advisor, 2019-present
- Wells Fargo Advisors, Senior Financial Advisor, 2014 - 2019
- Merrill Lynch, Financial Advisor, 2011-2013
- Domini Investments, Consultant, 2010
- Babson College, MBA, 2010
- Graduate School of Management, St. Petersburg, Russia, International Business Certificate, 2010
- University of Oregon, B.S. Fine Art, 2005
- Università degli Studi di Macerata, Fine Art Specialization, 2004
- Year of Birth 1981

Please see Appendix A, Appendix C, and Appendix D for information on the CFP®, CRPC®, and CDFA® designations and qualification requirements, respectively.

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Katherine has no legal or disciplinary events to report.

Other Business Activities

Katherine is not engaged in other investment-related business activities.

Additional Compensation

Katherine does not receive any additional compensation or provide advisory services outside of the compensation and services provided through Confluence Wealth Management, LLC.

Supervision

Confluence Wealth Management's Investment Team members use a consensus decision-making process for investment strategies and business management. The firm also has policies and procedures in place to monitor investment recommendations, account activity and portfolio allocations for compliance with internal strategy and each client's investment policy statement. Kathleen Kee, CEO and Partner is responsible for the supervision of Katherine's investment-related activities and may be reached by telephone at 503-221-7595.

Appendix A

CFP Certified Financial Planner Statement

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “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 68,000 individuals have obtained CFP® certification in the United States.

Qualifications

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, administered in 7 hours over a one-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); 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.

Continuing Education

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 are be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Appendix B

CFA Chartered Financial Analyst Statement

The Chartered Financial Analyst (CFA) charter is a globally recognized; graduate-level investment credential established in 1962 and awarded by the CFA Institute – the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. 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.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

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.

To learn more about the CFA charter, visit www.cfainstitute.org.

Appendix C

CRPC Chartered Retirement Planning Counselor Statement

The CRPC® designation is the industry-benchmark for retirement planning credentials and is granted in the United States by the College for Financial Planning® (“CFP”). The CRPC® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CRPC® certification.

Qualifications

To attain the right to use the CRPC® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment;
- Examination – Pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Individuals in the MPAS® designation program are required to complete assignments, projects, research, and papers, and meet all graduation requirements for the Master of Science degree;
- Ethics – Agree to adhere to the College for Financial Planning’s Standards of Professional Conduct.

Continuing Education

Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education (40 hours of CE for MPAS®); reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.

The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedures.

Appendix D

CDFA Certified Divorce Financial Analyst

The CFDA® designation is available to individuals with a minimum of three years of professional experience in finance or divorce and a Bachelors degree. This includes experience as a financial professional, accountant, or matrimonial lawyer.

Qualifications

A course specific to financial issues surrounding divorce must be completed and the designee must successfully pass three assessments and submit a reviewed case study before the designation can be used.

- Examination - Modules 1, 2, and 3 each conclude with a 100-question, multiple-choice exam. Module 4 concludes with a comprehensive case-study exam consisting of 50 multiple-choice questions. Candidates have two hours to complete each exam. Candidates must pass each module exam with a 70% or higher to receive the CDFA® designation. CDFA candidates will study a broad range of topics regarding the financial aspects of divorce.

Continuing Education

After completing the CDFA® course, your designation is valid for one year, after which you must pay a \$295 annual reinstatement fee. To retain the CDFA® designation, you must also obtain 15 divorce-related hours of continuing education every two years.