

Deborah W. Claydon, CFP[®], AIF[®]

Carpenter, Claydon Advisors, Inc.

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Deborah W. Claydon that supplements the Carpenter, Claydon Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact us at (407) 843-0316 if you did not receive Carpenter, Claydon Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Deborah W. Claydon (CRD# 2030444), is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Deborah W. Claydon, CFP® , AIF®

Year of Birth: 1966

Formal Education after High School :

- University of Central Florida, B.A., Business Administration, 1989.

Business Background:

- Carpenter, Claydon Advisors, Inc., Chief Compliance Officer, 03/2007 to Present; Vice President/Secretary, 01/2002 to 08/2013; President 08/2013 - Present.
- Cambridge Investment Research, Inc., Registered Representative, 07/1999 to 03/2007.
- Cambridge Investment Research Advisors, Inc., Investment Adviser Representative, 03/2005 to 03/2007.
- Cambridge Investment Research, Inc., Investment Adviser Representative, 07/1999 to 03/2005.

Professional Certifications and Associations:

Certified Financial Planner™, 1998.

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 62,000 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, 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); 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.

Accredited Investment Fiduciary, AIF®: 2006

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3 Disciplinary Information

Ms. Claydon does not have, nor has she ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Ms. Claydon does not receive any additional compensation for providing advisory services beyond the fee-based compensation she receives through Carpenter, Claydon Advisors, Inc.

Item 5 Additional Compensation

Ms. Claydon does not receive any additional compensation for providing advisory services beyond that received as a result of her capacity as President and Chief Compliance Officer of Carpenter, Claydon Advisors, Inc.

Item 6 Supervision

As President and Chief Compliance Officer of Carpenter, Claydon Advisors, Inc.; Ms. Claydon is responsible for the investment advisory activities for the firm and she is not supervised by others. Ms. Claydon can be reached directly at (407) 843-0316.