



January 1, 2024

Form CRS – Client Relationship Summary

## Item 1: Introduction

Jericho Financial (“our firm”, “we, “us”) is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

### What investment services and advice can you provide me?

Our firm offers financial planning services to retail clients. We will spend time with you to find out your goals and then offer the appropriate level of services based on that discussion. We offer our services on a discretionary basis, meaning we have the authority to supervise and direct your portfolio without prior consultation with you. However, you do have the opportunity to impose restrictions on your account to us in writing. We may select third-party investment advisors to manage all or a portion of your account. We will review your account at least annually. We do not require you to have a minimum amount of assets to open an account with us.

For additional information regarding our services, please see items 4, 7, and 13 of our [Form ADV Part 2A](#).

Ask us the following questions:

Given my financial situation, should I choose an investment advisory service? Why or why not?  
How will you choose investments to recommend to me?  
What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

## Item 3: Fees, Costs, Conflicts and Standard of Conduct

### What fees will I pay?

For our services, you will pay us a monthly fee based on a percentage of assets you have with us. The more money you invest with us, the more fees you will pay, therefore we have an incentive to encourage you to increase the assets in your account. We may provide you additional financial planning services, you will pay either a fixed or an hourly rate agreed upon with you at the time of signing your agreement. If your assets are invested with a third-party investment advisor, you will pay additional management fees to those third-party investment advisors. While we do not charge you the following, you may also pay fees such as custodial fees, commissions, transactions fees, mutual fund and ETF fees, and account maintenance fees.

**YOU WILL PAY FEES AND COSTS WHETHER YOU MAKE OR LOSE MONEY ON YOUR INVESTMENTS. FEES AND COSTS WILL REDUCE ANY AMOUNT OF MONEY YOU MAKE ON YOUR INVESTMENTS OVER TIME. PLEASE MAKE SURE YOU UNDERSTAND WHAT FEES AND COSTS YOU ARE PAYING.**



January 1, 2024

## Form CRS – Client Relationship Summary

For additional information regarding our fees, please see item 5 of our [Form ADV Part 2A](#).

*Ask us the following question:*

**Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser*, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Employees of our firm are also independent licensed insurance agents, and we may recommend you purchase insurance products through us. If you choose to purchase insurance products through us, you will pay a commission for those products in addition to the fees disclosed above to the employees, which creates a conflict due to the financial incentive we have to encourage you to purchase additional products.

For additional information regarding our conflicts, please see item 10 of our [Form ADV Part 2A](#).

*Ask us the following question:*

**How might your conflicts of interest affect me, and how will you address them?**

**How do your financial professionals make money?**

Our financial professionals are both owners of the firm and are paid a base salary and percentage of the profits generated.

### **Item 4: Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

*Ask us the following question:*

**As a financial professional, do you have any disciplinary history? For what type of conduct?**

### **Item 5: Additional Information**

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at [www.planjericho.com](http://www.planjericho.com). Please contact us at 614-948-0039 for more up-to-date information or request a copy of this client relationship summary.

*Ask us the following questions:*

**Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**



## Form ADV Part 2A

January 1, 2024

This brochure provides information about Jericho Financial. If you have any questions about the contents of this brochure, please contact us at (614) 948-0039 or by email at [ryan@planjericho.com](mailto:ryan@planjericho.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about Jericho Financial is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**CRD Number:** 288801

## Item 2: Material Changes

There are no material changes since the last annual updating amendment of Jericho Financial on February 22, 2023.

# Item 3: Table of Contents

- Item 2: Material Changes ..... 2
- Item 3: Table of Contents ..... 3
- Item 4: Advisory Business ..... 4
- Item 5: Fees and Compensation ..... 7
- Item 6: Performance-Based-Fees and Side-by-Side Management ..... 8
- Item 7: Types of Clients ..... 8
- Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss ..... 8
- Item 9: Disciplinary Information ..... 10
- Item 10: Other Financial Industry Activities and Affiliations..... 10
- Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading..... 10
- Item 12: Brokerage Practices ..... 11
- Item 13: Review of Accounts ..... 12
- Item 14: Client Referrals and Other Compensation ..... 12
- Item 15: Custody ..... 12
- Item 16: Investment Discretion ..... 12
- Item 17: Voting Client Securities ..... 13
- Item 18: Financial Information ..... 13

## Item 4: Advisory Business

### Description of Advisory Firm

Jericho Financial (hereinafter “Jericho” or “Jericho Financial”) is a Limited Liability Partnership organized in the State of Ohio. The firm was formed in April 2017, and the principal owners are Ryan Bosler and Mark Faubel.

### Types of Advisory Services

Jericho provides financial planning services individuals and pension consulting services to pension and profit-sharing plans. The team at Jericho takes a 360-degree approach to assess all aspects of each client’s financial life. We invest a significant amount of time with our clients to understand each’s unique needs and challenges, emphasizing on the relationships over the transactions.

### Financial Planning Services

The Financial Planning service that we provide is tailored to the individual needs of our clients. We understand that each client’s goals are unique, as are the various factors of their personal and professional lives on which their financial plan and investment portfolio is built. Our plans, strategies, and recommendations are adaptive to the changes in our clients’ goals, priorities, and financial situations.

This service is designed to assist clients in meeting their financial goals through the use of a financial plan or consultation. Jericho Financial conducts client meetings and broad-based analysis of a client’s financial situation. Jericho Financial makes use of current and historical financial information to understand a client’s current financial situation, existing resources, financial and personal goals, attitudes, investment objectives, and tolerance for risk. Based on what is learned, an investment approach is presented to the client, consisting of individual stocks, bonds, ETFs, mutual funds and other public and private securities or investments. Once the appropriate portfolio has been determined, portfolios are continuously and regularly monitored. If necessary, a portfolio is rebalanced based upon market performances and the client’s individual needs, stated goals and objectives.

Jericho Financial provides a written analysis and recommendations for the planning or consulting aspects of this service. The financial plan or consultation may encompass one or more of the following areas: Investment Planning, Tax Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, Business and Personal Financial Planning. The specific scope of services to be provided can only be determined after a thorough and ongoing review of the documentation provided by the client. Jericho Financial will assist with the implementation of the financial plan or consultation. However, Jericho Financial will not provide legal advice. Clients are urged to work closely with their attorney in implementing strategies in those areas.

Jericho Financial will provide ongoing monitoring of the client’s financial circumstances and provide continued advice to help them reach the goals we have discussed. Jericho Financial will also provide advice concerning changes in these goals or in the client’s circumstances. Each element of the client’s plan is reviewed at least annually, including estate plans, tax planning, insurance, cash flow, goal setting and financial advice in other areas.

Jericho Financial will recommend and manage an agreed-upon portfolio relative to the client’s risk tolerance and time parameters. Jericho Financial will make investment decisions for the client’s portfolio

according to the client’s investment objectives and financial circumstances. Clients are required to promptly inform Jericho if any material changes occur in their circumstances. Clients must also consult with Jericho at least annually to provide updated information, if any, about their financial circumstances and financial objectives.

### **Pension Consulting Services**

Jericho Financial provide pension consulting services to employer plan sponsors. Generally, such pension consulting services consist of assisting employer plan sponsors in establishing, monitoring, and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include investment options, plan structure and participant education.

All pension consulting services shall be in compliance with the applicable State law(s) regulating the services provided by this Agreement. This section applies to an Account that is a pension or other employee benefit plan (a “Plan”) governed by the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). If the client accounts are part of a Plan, and we accept appointments to provide our services to such accounts, we acknowledge that we are a fiduciary within the meaning of Section 3(21) of ERISA as designated by the Pension Consulting Agreement with respect to the provision of services described therein.

### **Selection of Other Advisers**

Jericho may direct clients to third-party investment advisers to manage either all or a portion of the client’s assets. The specific terms and conditions under which a client engages a third-party investment adviser may be set forth in a separate written agreement with the designated third-party investment adviser. Before selecting other advisers for clients, Jericho will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where Jericho is recommending the adviser to clients. On an ongoing basis, Jericho monitors the performance of those accounts being managed by Managers and seeks to ensure their strategies and target allocations remain aligned with its clients’ investment objectives and overall best interests.

### **Held Away Assets**

Jericho utilizes Pontera, a third-party platform, to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows Jericho to avoid being considered to have custody of client funds since the Firm does not have direct access to client log-in credentials to affect trades. Jericho is not affiliated with the Pontera platform in any way and receives no compensation from them for using their platform. In order for Jericho to manage held away assets (assets not held at Charles Schwab) a link will be provided to the client allowing them to connect an account(s) to the platform. Once a client account is connected to the platform, Jericho will review the current account allocations. When deemed necessary, Jericho will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance.

## **Client-Tailored Services and Client-Imposed Restrictions**

Our firm offers individualized investment advice to our Financial Planning clients. General investment advice will be offered to our Pension Consulting clients.

Each Financial Planning client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account.

## **Assets under Management**

As of December 31, 2023, Jericho managed \$158,529,266 in discretionary assets.



## Item 5: Fees and Compensation

### Fee Schedule

Total Assets under Management	Annual Fees
\$0 - \$1,000,000	1.00%
\$1,000,001 - \$3,000,000	0.90%
\$3,000,001 - \$5,000,000	0.80%
Greater than \$5,000,001	0.65%

Jericho uses an average of the daily balance in the client's account throughout the billing period to determine the market value of the assets upon which the advisory fee is based. The fees for services are billed monthly in arrears.

These fees are generally negotiable. Clients may terminate the Investment Advisory Agreement generally with 30 days written notice.

If a client would like to engage Jericho separately for financial planning services only, Jericho will charge either a project-based flat fee based on the estimated time to complete the project or an hourly rate up to \$300 an hour. The total fee, terms and conditions for the project will be presented to the client and documented in the agreement before any work is commenced. The estimated time to complete the project is based on the projected number of hours to review documents, complete the analysis, create a customized report, and present the findings and recommendations to the client.

### Pension Consulting Services Fees

The fee ranges from 0.25% to 0.75% and is negotiable based on factors such as the size and complexity of the mandate, the services to be provided, anticipated additional assets to be added to the account, and other unique needs or attributes of the client. The fee will never be higher than the highest fee of 0.75% and be clearly outlined in the agreement with Jericho. The method of billing for these services is specific to each 401k platform or plan recordkeeper.

### Payment of Fees

Asset-based fees are withdrawn directly from the client's accounts with client's written authorization on either a monthly or quarterly basis in arrears or may be invoiced and billed directly to the client monthly. Clients may select the method in which they are billed.

Fixed and/or hourly fees are invoiced and billed directly to the client upon completion of the project.

### Other Fees

For clients whose assets are directed to a third-party investment advisor, the client is responsible for paying the management fees due those third-party investment advisors in addition to the fees paid Jericho. The agreements with the third-party investment advisor should outline the fees to be paid to the third party. If they do not, the client should request the fee schedule they are responsible for paying.

Clients are responsible for the payment of all third-party fees (i.e., custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Jericho. Please see Item 12 of this brochure regarding broker-dealer/custodian.

## Outside Compensation for The Sale of Securities to Clients

Ryan Charles Bosler and Mark Charles Faubel are also insurance agents. In these roles, they accept compensation for the sale of investment products to Jericho clients, which presents a conflict due to the financial incentive to recommend these products. To mitigate this conflict, insurance products will only be recommended when appropriate for the client and only after the client has been informed of this conflict. Clients always have the option to purchase Jericho recommended products through other brokers or agents that are not affiliated with Jericho.

## Item 6: Performance-Based-Fees and Side-by-Side Management

Jericho does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

## Item 7: Types of Clients

Jericho generally provides advisory services to the following types of clients:

- Individuals
- Families
- Pension and Profit-Sharing Plans

There is no account minimum for any of Jericho's services.

## Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

### Methods of Analysis

Jericho's generally takes a long-term investment approach, emphasizing asset allocation strategies and diversification as a means of managing risk. The investment process is designed to produce low-cost, solutions that minimizes risk.

### Investment Strategies

Jericho uses long term trading and short-term trading and selection of other advisors.

### Risks of Investing

Although Jericho makes every effort to preserve each client's capital and achieve real growth of wealth, investing in securities involves a risk of loss that you, as a client, should be prepared to bear. Some of the key risks related to the products and services offered by Jericho, include but are not limited to:

*General Risk of Loss, Market Risk and Inflation Risk*

The prices of all investments will fluctuate in reaction to events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions as well as shifting investor sentiment may trigger market events. In

addition, when any type of inflation is present, a dollar tomorrow will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation. Investments in traditional stocks and bonds may lose value when there is inflation.

#### *Risk of Allocations and Investments Selected*

Jericho's will determine a customized investment allocation among asset classes and types of investment for each client, based upon Jericho's understanding of the client's financial plan. However, the allocations selected may not prove to be as effective in achieving the clients' goals as other allocations might have been.

#### *Exchange Traded Funds (ETFs) and Mutual Funds*

An investment in an ETF or mutual fund involves risk, including the potential loss of principal. Mutual fund and ETF shareholders are subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Shareholders in funds also are responsible for taxes on any fund-level capital gains, as mutual funds and ETFs are required by law to distribute capital gains in the event they sell securities for a profit that cannot be offset by a corresponding loss. The managers of the ETFs and mutual funds selected also may make poor investment decisions that cause them to underperform the benchmarks to which they compare their performance.

Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is generally calculated daily. However, certain inefficiencies may cause the shares to trade at a premium or discount to their pro rata NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. Generally, an ETF only redeems shares when aggregated as creation units (usually 50,000 shares or more). In certain circumstances, such as extreme market stress, there may be limited liquidity for ETF shareholders holding less than creation-unit sized numbers of shares if the secondary market is not active.

#### *Risks of stock investing*

Stocks generally fluctuate in value more than bonds and may decline significantly over short time periods. There is the chance that stock prices overall will decline because stock markets tend to move in cycles, with periods of rising prices and falling prices. The value of a stock in which a fund invests may decline due to general weakness in the stock market or because of factors that affect a company or a particular industry.

#### *Risks of bond investing*

Bonds have two main sources of risk. Interest rate risk is the risk that a rise in interest rates will cause the price of a debt security held by the fund to fall. Securities with longer maturities typically suffer greater declines than those with shorter maturities. Mortgage-backed securities can react somewhat differently to interest rate changes because falling rates can cause losses of principal due to increased mortgage prepayments and rising rates can lead to decreased prepayments and greater volatility. Credit risk is the risk that an issuer of a debt security will default (fail to make scheduled interest or principal payments), potentially reducing income distributions and market values. This risk is increased when a security is downgraded or the perceived creditworthiness of the issuer deteriorates.

## Item 9: Disciplinary Information

Neither Jericho nor its representatives have any disciplinary activity to report.

## Item 10: Other Financial Industry Activities and Affiliations

Ryan Charles Bosler and Mark Charles Faubel are independent licensed insurance agents, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Jericho always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Jericho in connection with such individual's activities outside of Jericho.

Mark Charles Faubel provides tax preparation and tax filing services. These services will be offered to clients of Jericho. Jericho always acts in the best interest of the client and clients always have the right to decide whether to utilize the services of any Jericho representative in such individual's outside capacities.

Jericho may direct clients to third-party investment advisers. Jericho will be compensated via a fee share from the advisers to which it directs those clients. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that Jericho has an incentive to direct clients to the third-party investment advisers that provide Jericho with a larger fee split. Jericho will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. Jericho will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where Jericho is recommending the adviser to clients.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

### Code of Ethics

Jericho has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Jericho's Code of Ethics is available free upon request to any client or prospective client.

### Recommendations Involving Material Financial Interests

Jericho does not recommend that clients buy or sell any security in which a related person to Jericho or Jericho has a material financial interest.

### Investing Personal Money in The Same Securities as Clients

From time to time, representatives of Jericho may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of Jericho to buy or sell the

same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Jericho will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

## **Trading Securities At/Around the Same Time as Clients' Accounts**

From time to time, representatives of Jericho may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Jericho to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Jericho will never engage in trading that operates to the client's disadvantage if representatives of Jericho buy or sell securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

### **Broker Selection and Best Execution**

Custodians/broker-dealers will be recommended based on Jericho's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and Jericho may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in Jericho's research efforts. Jericho will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker dealer/custodian.

Jericho will require clients to use Charles SchwabCharles Schwab.

### **Research and Other Soft-Dollar Benefits**

While Jericho has no formal soft dollar program in which soft dollars are used to pay for third party services, Jericho may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). There can be no assurance that any particular client will benefit from soft dollar benefits, whether or not the client's transactions paid for it. Jericho benefits by not having to produce or pay for the research, products or services, and Jericho will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that Jericho's acceptance of soft dollar benefits may result in higher commissions charged to the client.

### **Brokerage for Client Referrals**

Jericho receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third-party.

## Directed Brokerage

Jericho will require that clients use Charles Schwab to execute transactions. There is no conflict of interest, as the broker-dealer is not an affiliate or related person of Jericho. Jericho does not accept client requests to direct their brokerage to a specific broker-dealer. By only utilizing Charles Schwab, Jericho may be unable to achieve most favorable execution of client transactions which could cost client's money in trade execution. Not all advisers require or allow their clients to direct brokerage.

## Aggregated Trades

If Jericho buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, Jericho would place an aggregate order with the broker on behalf of all such clients to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy.

## Item 13: Review of Accounts

All client accounts for Jericho's advisory services provided on an ongoing basis are reviewed at least annually by Ryan Bosler, Chief Compliance Officer, regarding clients' respective goals and objectives.

Each client of Jericho's advisory services provided on an ongoing basis will receive a monthly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

## Item 14: Client Referrals and Other Compensation

Jericho does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Jericho's clients nor compensate any person for client referrals.

## Item 15: Custody

When advisory fees are deducted directly from client accounts at client's custodian, Jericho will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive quarterly account statements from the custodian. Clients are urged to compare the account statements they received from custodian with any statements they received from Jericho.

## Item 16: Investment Discretion

Jericho provides discretionary investment advisory services to clients. The advisory agreement established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, Jericho generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, the price per share, and the broker-dealer to be utilized.

## **Item 17: Voting Client Securities**

Jericho will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

Jericho neither requires nor solicits prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

Neither Jericho nor its management has any financial condition that is likely to reasonably impair Jericho's ability to meet contractual commitments to clients.

Jericho has not been the subject of a bankruptcy petition in the last ten years.



**Mark Charles Faubel**  
Investment Adviser Representative

**Form ADV Part 2B**  
**Individual Disclosure Brochure**  
**January 1, 2024**

**Main Office:**

38-A Commerce Park Drive  
Westerville, OH 43082  
(614) 948-0039

[mark@planjericho.com](mailto:mark@planjericho.com)  
[www.planjericho.com](http://www.planjericho.com)

This brochure supplement provides information about Mark Charles Faubel that supplements the Jericho Financial brochure. You should have received a copy of that brochure. Please contact Mark Charles Faubel if you did not receive Jericho Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Charles Faubel is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Individual CRD Number:** 5924666



## Item 2: Educational Background and Business Experience

Born: 1972

### Educational Background

- **2003:** BS in Computer Information Systems, Devry University

### Professional Background

- **06/2017 – Present:** Chief Operating Officer, Jericho Financial, LLP
- **06/2011 – 09/2017:** Registered Representative, The O.N. Equity Sales Company
- **04/2011 – 09/2017:** Financial Advisor, Swisher Financial Concepts, Inc.
- **12/2006 – 04/2011:** Branch Manager, Heartland Bank
- **10/2003 – 10/2006:** Lead Branch Manager, US Bank

### Professional Designations

Mark Charles Faubel is an Enrolled Agent with the Internal Revenue Service

An enrolled agent is a person who has earned the privilege of practicing, that is, representing taxpayers, before the Internal Revenue Service. Enrolled agents, like attorneys and certified public accountants (CPAs), are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can practice before.

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Mark Charles Faubel is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Jericho always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Jericho in connection with such individual's activities outside of Jericho.

Mark Charles Faubel provides tax preparation and tax filing services. These services will be offered to clients of Jericho. Jericho always acts in the best interest of the client and clients always have the right to decide whether to utilize the services of any Jericho representative in such individual's outside capacities.

## Item 5: Additional Compensation

Mark Charles Faubel does not receive any economic benefit from any person, company, or organization, other than Jericho Financial in exchange for providing clients advisory services through Jericho Financial.

## Item 6: Supervision

As a representative of Jericho Financial, Mark Charles Faubel is supervised by Ryan Bosler, the firm's Chief Compliance Officer. Ryan Bosler is responsible for ensuring that Mark Charles Faubel adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Ryan Bosler is (614) 948-0039.



**Ryan Charles Bosler, CFP®**  
Investment Adviser Representative

**Form ADV Part 2B  
Individual Disclosure Brochure  
January 1, 2024**

**Main Office:**

38-A Commerce Park Drive  
Westerville, OH 43082  
(614) 948-0039

[ryan@planjericho.com](mailto:ryan@planjericho.com)  
[www.planjericho.com](http://www.planjericho.com)

This brochure supplement provides information about Ryan Charles Bosler that supplements the Jericho Financial brochure. You should have received a copy of that brochure. Please contact Ryan Charles Bosler if you did not receive Jericho Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Charles Bosler is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Individual CRD Number:** 5258208

## Item 2: Educational Background and Business Experience

Born: 1979

### Educational Background

- 2002: BS in Management, U.S. Military Academy

### Professional Background

- 06/2017 – Present: Managing Partner and Chief Compliance Officer, Jericho Financial, LLP
- 04/2010 – 09/2017: Financial Advisor, Swisher Financial Concepts, Inc.
- 03/2010 – 09/2017: Registered Representative, The O.N. Equity Sales Company
- 11/2008 – 03/2010: Financial Advisor, AXA Advisors
- 06/2007 – 10/2008: Financial Advisor, First Command Financial Planning
- 06/2002 – 05/2007: Captain, U.S. Army

### Professional Designations

- **Certified Financial Planner (CFP):** The CFP designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards, Inc. (CFP Board) in the United States. To receive authorization to use the designation, the candidate must meet education, examination, experience, and ethics requirements, and pay an ongoing certification fee. To fulfill the education requirement, students are required to complete course training in various topic areas and sit for the ten hours CFP Board Certification Examination. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required to attain the CFP certification.

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Ryan Charles Bosler is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Jericho always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Jericho in connection with such individual's activities outside of Jericho.

## Item 5: Additional Compensation

Ryan Charles Bosler does not receive any economic benefit from any person, company, or organization, other than Jericho Financial in exchange for providing clients advisory services through Jericho Financial.

## Item 6: Supervision

As the Chief Compliance Officer of Jericho Financial, Ryan Charles Bosler supervises all activities of the firm. Ryan Charles Bosler's contact information is on the cover page of this disclosure document. Ryan Charles Bosler adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual.



**Sharvesh Alexander Cross**  
Investment Adviser Representative

**Form ADV Part 2B**  
**Individual Disclosure Brochure**  
**January 1, 2024**

**Main Office:**

38-A Commerce Park Drive  
Westerville, OH 43082  
(614) 948-0039

[shar@planjericho.com](mailto:shar@planjericho.com)  
[www.planjericho.com](http://www.planjericho.com)

This brochure supplement provides information about Sharvesh Alexander Cross that supplements the Jericho Financial brochure. You should have received a copy of that brochure. Please contact Sharvesh Alexander Cross if you did not receive Jericho Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Sharvesh Alexander Cross is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Individual CRD Number:** 7358056

## Item 2: Educational Background and Business Experience

Born: 1999

### Educational Background

- **2021:** Bachelor's Degree in Family Financial Services, The Ohio State University

### Professional Background

- **01/2019 – Present:** Para Planner, Jericho Financial, LLP
- **05/2017 – 11/2019:** North Star Café, Server

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Sharvesh Alexander Cross has no other business activities to report.

## Item 5: Additional Compensation

Sharvesh Alexander Cross does not receive any economic benefit from any person, company, or organization, other than Jericho Financial in exchange for providing clients advisory services through Jericho Financial.

## Item 6: Supervision

As a representative of Jericho Financial, Sharvesh Alexander Cross is supervised by Ryan Bosler, the firm's Chief Compliance Officer. Ryan Bosler is responsible for ensuring that Sharvesh Alexander Cross adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Ryan Bosler is (614) 948-0039.



# Privacy Notice

At Jericho Financial, we recognize the importance of protecting our clients' privacy and have policies to maintain the confidentiality and security of your nonpublic personal information. This notice is designed to help you understand what information we collect and how we use it.

## Types of Nonpublic Personal Information (NPI) We Collect

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

## Parties to Whom We Disclose Information

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.
- For our marketing – to offer our products and services to you.

## Protecting the Confidentiality of Current & Former Client Information

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

Please call (614) 948-0039 if you have any questions about this notice. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.