Item 1 – Cover Page

Disclosure Brochure
Form ADV, Part 2

JOHN C. GOWER, CFP, EA

Fee-Only Financial Planning & Investment Management Services

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www.jcgower.com

September 1, 2018

This Brochure provides information about the qualifications and business practices of John C. Gower, CFP, EA (Adviser). If you have any questions about the contents of this Brochure, please contact us at (314) 961-2092 or john@jcgower.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.

John C. Gower, CFP, EA is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about John C. Gower, CFP, EA is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated September 1, 2018 is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting John C. Gower, CFP, EA at 314-961-2092 or john@jcgower.com. Our Brochure is also available on our web site www.jcgower.com free of charge.

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Item 4 – Advisory Business

John C. Gower, CFP, EA provides a variety of financial planning and advisory services to clients on a fee-only basis. My practice concentrates primarily on managing investment assets for individuals, families, small businesses, trusts, and retirement plans. I have been providing these services since 1985. These assets are managed on a discretionary basis and totaled $27 million plus or minus as of September 1, 2018.

What sets my approach apart is that it focuses all efforts on the goals of the client. As an independent financial planner and investment advisor, I represent ***you***, sort of like a buyer's agent. Being compensated directly by the client ensures a high degree of objectivity. All commission-based financial advisors (i.e. salesmen) represent the company they work for; not you, which poses an inherent conflict of interest. It is important that you receive impartial and unbiased advice, and that you have access to high quality products and services with minimal cost and maximum flexibility. My goal is to improve the efficiency of your financial situation by providing objective information and advice regarding the management of your assets.

Fee-only financial advisors believe there is a significant conflict of interest if they stand to gain financially from the purchase of any product they recommend to clients. They are a minority of the practicing financial advisors. Some financial advisors receive all of their compensation from the provider of the products they recommend and sell. These products commonly include load mutual funds and/or high-cost insurance products.

Using a fee-only financial advisor means a client can be reasonably assured that unbiased suggestions are being made.

The first meeting is complimentary and consists of a relaxed and thoughtful discussion of our services and to determine if there is a basis for us to do business.

Products & Services Offered:

- Investment Planning
- Retirement Planning and Employee Benefits
- Mutual Funds (always no-load, never a commission)
- ETFs (exchange-traded funds)
- Stocks and Bonds
- CDs

- REITs
- No-Load/Low-Load Insurance Products
- Tax Preparation and Planning
- Traditional IRA
- Roth IRA
- Rollover IRA
- Retirement Plans for Small Business (SEP, SIMPLE, 401(k))
- Section 529 College Savings Plans
- Coverdell Education Savings Account
- Budgeting and Cash Flow Management
- Basic Estate Planning

For more information, go to: www.jcgower.com

Item 5 – Fees and Compensation

John C. Gower, CFP, EA is a fee-only advisor. Fee-only financial advisors are compensated solely from fees paid by their clients. I do not accept referral fees, commissions, or any other payment for recommending specific products.

The specific manner in which fees are charged by John C. Gower, CFP, EA is established in a client's written agreement with John C. Gower, CFP, EA. John C. Gower, CFP, EA will generally bill fees on a quarterly basis in arrears after the end of each calendar quarter. Fees are deducted directly from client accounts via the aforementioned client agreement. Clients may elect to be billed directly for hourly fees or to authorize John C. Gower, CFP, EA to directly debit fees from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee.

Fees are based on a percentage of assets under supervision/management and/or hourly rates. Fee schedule as follows:

Financial Planning Services:

Initial meeting/consultation	N/C
Hourly rate for consultations	$115

Investment Management & Advisory Services:

Fees stated are annual rates and are billed after the end of each calendar quarter (4 times per year) at ¼ the annual rate. (includes any related financial planning services - minimum fee of $100/qtr or $400/yr)

Account Value	Fee Rate
$ 0 to 500,000	1.00%
$ 500,001 to 1,000,000	.75%
$ 1,000,001 +	.50%
Fixed income oriented accounts	.50%

Fees are negotiable.

Adviser's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Adviser's fee, and Adviser shall not receive any portion of these commissions, fees, and costs.

Item 6 – Performance-Based Fees and Side-By-Side Management

John C. Gower, CFP, EA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

John C. Gower, CFP, EA provides portfolio management and other services to individuals, high net worth individuals, small businesses, trusts, and retirement plans.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Investment Philosophy

I provide strategic asset allocation services utilizing primarily no-load mutual funds and exchange-traded funds (ETFs), and can tailor accounts for objectives from capital conservation and income to aggressive growth. Great emphasis is placed on matching client needs with appropriate strategies, systematic risk control, and cost containment.

Following a disciplined process for managing your investments can add value by enhancing returns, reducing risk, and increasing the likelihood of achieving your goals. I believe in diversification and asset allocation. Diversifying an investment portfolio among several different asset classes and among different investment vehicles is an effective and proven technique for helping to reduce overall portfolio volatility and risk.

My investment philosophy is based on five principles:

- Asset allocation
- Portfolio structure
- Tax management
- Specialist managers
- Continuous portfolio management

These principles work together to deliver a program that offers you diversification, coordination and management. Portfolios should be managed with strict adherence to jointly established guidelines.

Each portfolio is an individualized effort created to address short- and long-term needs and goals. Some portfolios are designed to reduce taxes or maximize current income potential; others are more oriented for growth.

Investing in securities involves risk of loss that clients should be prepared to bear.

Every type of investment, including mutual funds and ETFs, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. A fund's investment objective and its holdings are influential factors in determining how risky a fund is. Reading the prospectus will help you to understand the risk associated with that particular fund.

Generally speaking, risk and potential return are related. This is the risk/return trade-off. Higher risks are usually taken with the expectation of higher returns at the cost of increased volatility. While a fund with higher risk has the potential for higher return, it also has the greater potential for losses or negative returns. The school of thought when investing in mutual funds suggests that the longer your investment time horizon is the less affected you should be by short-term volatility. Therefore, the shorter your investment time horizon, the more concerned you should be with short-term volatility and higher risk.

Mutual funds and ETFs face risks based on the investments they hold. For example, a bond fund faces interest rate risk and income risk. Bond values are inversely related to interest rates. If interest rates go up, bond values will go down and vice versa. Bond income is also affected by the change in interest rates. Bond yields are directly related to interest rates falling as interest rates fall and rising as interest rise. Income risk is greater for a short-term bond fund than for a long-term bond fund.

Similarly, a sector stock fund (which invests in a single industry, such as telecommunications) is at risk that its price will decline due to developments in its industry. A stock fund that invests across many industries is more sheltered from this risk defined as industry risk.

Following is a glossary of some risks to consider when investing in mutual funds and ETFs.

- **Call Risk**. The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.
- **Country Risk**. The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- **Credit Risk**. The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk.
- **Currency Risk**. The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- **Income Risk**. The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.

- **Industry Risk**. The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- **Inflation Risk**. The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- **Interest Rate Risk**. The possibility that a bond fund will decline in value because of an increase in interest rates.
- **Manager Risk**. The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- **Market Risk**. The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- **Principal Risk**. The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

To ensure I have all the most current and up-to-date information needed to develop and monitor your financial plan, I make an effort to use the latest technological and information systems in addition to various professional trade publications.

Item 9 – 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 John C. Gower, CFP, EA or the integrity of management. John C. Gower, CFP, EA has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

John C. Gower, CFP, EA also provides tax preparation and general financial planning services.

Item 11 – Code of Ethics

John C. Gower, CFP, EA has adopted a Code of Ethics describing a high standard of business conduct, and fiduciary duty to clients outlined as follows:

CFP Code of Ethics and Professional Responsibility

Principle 1 – Integrity: Provide professional services with integrity.

Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Certificants are placed in positions of trust by clients, and the ultimate source of that trust is the certificant's personal integrity. Allowance can be made for innocent error and legitimate differences of opinion, but integrity cannot co-exist with deceit or subordination of one's principles.

Principle 2 – Objectivity: Provide professional services objectively.

Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which a certificant functions, certificants should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.

Principle 3 – Competence: Maintain the knowledge and skill necessary to provide professional services competently.

Competence means attaining and maintaining an adequate level of knowledge and skill, and application of that knowledge and skill in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Certificants make a continuing commitment to learning and professional improvement.

Principle 4 – Fairness: Be fair and reasonable in all professional relationships. Disclose conflicts of interest.

Fairness requires impartiality, intellectual honesty and disclosure of material conflicts of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated.

Principle 5 – Confidentiality: Protect the confidentiality of all client information.

Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the client can only be built upon the understanding that the client's information will remain confidential.

Principle 6 – Professionalism: Act in a manner that demonstrates exemplary professional conduct.

Professionalism requires behaving with dignity and courtesy to clients, fellow professionals, and others in business-related activities. Certificants cooperate with fellow certificants to enhance and maintain the profession's public image and improve the quality of services.

Principle 7 – Diligence: Provide professional services diligently.

Diligence is the provision of services in a reasonably prompt and thorough manner, including the proper planning for, and supervision of, the rendering of professional services.

Item 12 – Brokerage Practices

John C. Gower, CFP, EA recommends the use of TD Ameritrade Institutional Services for custodial services because of their competitive fee structure, service and broad range of product availability. John C. Gower, CFP, EA works on a fee-only basis, accepts no commissions and is not affiliated with TD Ameritrade Institutional Services.

Some larger client accounts are directed to SEI Investments due to their expertise in tax-managed investment management and service to high net worth investors.

Item 13 – Review of Accounts

Client accounts are generally reviewed quarterly. Reviews may be conducted for time frames other than quarterly per client request. Accounts are tracked by using professional level investment software and are reconciled with client brokerage statements monthly.

Monthly account statements are received by the client from the brokerage or other custodian through which investments are purchased. Portfolio appraisals and performance reports are provided at least annually by John C. Gower, CFP, EA. These and various other reports such as cost basis, etc. can be provided for any time frame upon client request.

Item 14 – Client Referrals and Other Compensation

John C. Gower, CFP, EA is compensated solely from clients on a fee-only basis, and has absolutely no formal referral or other compensation arrangements.

Item 15 – Custody

Clients receive monthly statements from TD Ameritrade Institutional Services where client investment assets are held and maintained. John C. Gower, CFP, EA urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you.

Item 16 – Investment Discretion

John C. Gower, CFP, EA receives trading authority from the client through a limited power of attorney (on account application) at the outset of an advisory relationship to select the securities to be bought or sold. Adviser shall act on behalf of client to execute transactions with respect to account assets on a discretionary basis. Transactions will be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Adviser observes the investment policies, limitations and restrictions of the clients for which it advises.

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, John C. Gower, CFP, EA does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Item 18 – Financial Information

A. Does not apply. Adviser does not require or solicit prepayment of more than $1200 ($500 for state registered advisers) in fees six months or more in advance.

B. Adviser has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients.

C. Adviser has never been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

A. John Cross Gower.
Year of birth: 1958
Formal education after high school:
John A. Logan College, Accounting major, 1978-79, Dean's List
College For Financial Planning, Personal Financial Planning, 1990-1992, CFP Licensee
Webster University, Finance major, 1994
Enrolled Agent, August, 1998

Business background for the preceding five years:
Since 1996 I have been a self-employed financial planner and investment advisor.

Plaza Financial Advisors, Clayton, MO Financial Planner/Analyst	1994-1996
Grace & Company, P.C., St. Louis, MO Certified Public Accountants	1992-1994
Independent Financial Planner, Key Largo, FL	1988-1992
The America Group, St. Louis, MO Financial Planner	1986-1988
Penncorp Financial, St. Louis, MO Insurance Agent	1985-1986

B. Adviser also provides tax preparation services which accounts for roughly 10% of business.