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AMBER E. JONES FORM ADV PART 2B

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
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AMBER E. JONES

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March 20, 2024

This Brochure Supplement provides information about Amber E. Jones that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Amber E. Jones, CRD #7328487 is available on the SEC's website at www.adviserinfo.sec.gov.

AMBER E. JONES

Year of Birth: 1986

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EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Amber E. Jones has been with the firm since 2016. The first part of her career was spent overseeing and managing the finances of the company as the CFO. After graduate school, Amber transitioned to lead a new team and partnership with Rivermark Community Credit Union. Amber works closely with stakeholders to provide credit union members with access to financial planning and investment management services. Amber is also a financial advisor and CPA and uses her experience in tax and financial management to help members achieve their financial goals.

EDUCATION

Master of Business Administration, University of California Berkeley, Haas School of Business, 2020

Certified Public Accountant (CPA), Oregon Board of Accountancy, 2014

Bachelor of Arts, Accounting, George Fox University, 2010

BUSINESS BACKGROUND

1/2023 to Present	Partner, Director & Lead Advisor
3/2021 to 12/2022	Investment Advisor Representative
1/2015 to 3/2021	CFO Human Investing
1/2011 to 1/2015	Senior Tax Accountant Delap LLP

INDUSTRY EXAMINATIONS

Amber E. Jones has previously taken and passed the following industry examinations:
Series 65

PROFESSIONAL DESIGNATIONS

The Certified Public Accountant (CPA) designation distinguishes licensed accounting professionals committed to protecting the public interest.

These professionals offer financial statement audits and other attestation services to help inform investors about the financial health of organizations. They provide individuals and families with valuable knowledge and advice on taxes and financial planning.

In business and industry, CPAs offer organizations around the world tax, financial reporting and advisory services to drive strategic decision-making and foster growth and success.

They must also commit to lifelong learning and adhere to a strict Code of Professional Conduct that requires competence, objectivity, integrity and independence.

To earn the CPA license in Oregon, accounting professionals must:

- Have at least 150 college credit hours & a bachelor's degree

- 24 credits in upper-level accounting specific courses
- 24 credits in account or related (business, economics, finance and written/oral communications)
- 12 months of full time employment or 2,000 hours equivalent part-time experience, directly supervised by a qualified supervisor's licensee
- Pass 4 exams
- Complete 80 hours of CPE (Continuing Professional Education) every 2 years to renew
- Take an ethics program from a registered ethics sponsor, and complete 4 hours of CPE in Professional Conduct & Ethics every 2 year renewal period

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DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6

SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Ms. Jones works under his supervision.



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ANDREW R. GLADHILL FORM ADV PART 2B

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ANDREW R. GLADHILL

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March 20, 2024

This Brochure Supplement provides information about Andrew R. Gladhill that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Andrew R. Gladhill, CRD #6011358 is available on the SEC's website at www.adviserinfo.sec.gov.

ANDREW R. GLADHILL

Year of Birth: 1992

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EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Andrew loves to analyze and tell stories about numbers. With his experience as a financial analyst, he's helped many people achieve financial success by providing clear, simple, and understandable solutions.

EDUCATION

Chartered Financial Analyst, CFA Institute, 2018

Bachelor of Science, Finance and Economics, Linfield College, 2014

BUSINESS BACKGROUND

01/2023 to Present	Partner, Director of Investments & Compliance
05/2022 to 12/2022	Director of Investments & Compliance
10/2018 to 05/2022	Senior Analyst
6/2014 to 10/2018	Portfolio & Trading Analyst Human Investing

PROFESSIONAL DESIGNATIONS

A Chartered Financial Analyst (CFA®) charter is a professional designation given to those who have completed the CFA® Program and completed acceptable work experience requirements.

The CFA Program is a three-part exam that tests the fundamentals of investment tools, valuing assets, portfolio management, and wealth planning. The CFA Program is typically completed by those with backgrounds in finance, accounting, economics, or business. CFA charterholders earn the right to use the CFA designation after program completion, application, and acceptance by CFA Institute. CFA charterholders are qualified to work in senior and executive positions in investment management, risk management, asset management, and more.

To earn the CFA charter, one must:

1. Pass the three CFA exams
2. Achieve 48 months of qualified, relevant work experience
3. Provide 2-3 professional references to comment on your work experience & professional character
4. Apply to become a regular member of the CFA Institute, requiring that you adhere to the Code of Ethics and Standards of Professional Conduct

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5
ADDITIONAL COMPENSATION

None

ITEM 6
SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Gladhill works under his supervision.



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DRAYTON L. CARLBERG

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DRAYTON L. CARLBERG

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May 15, 2024

This Brochure Supplement provides information about Drayton L. Carlberg that supplements Human Investing's Firm Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Peter Fisher at (503) 905-3100 or peter@humaninvesting.com if you did not receive a copy of Human Investing's Form ADV Part 2A or if you have any questions about the contents of this Brochure Supplement.

Additional information about Drayton L. Carlberg, CRD #7447914 is available on the SEC's website at www.adviserinfo.sec.gov.

DRAYTON L. CARLBERG

Year of Birth: 1997

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EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Coming from a competitive athletic background, Drayton brings a strong sense of teamwork and enthusiasm. He is passionate about serving our clients well.

EDUCATION

Certified Financial Planner Certification, College for Financial Planning, 2020

Bachelor of Science, General Social Science with a focus in Business and Economics, University of Oregon 2019

BUSINESS BACKGROUND

1/2022 to Present Investment Advisor Representative

1/2020 to 1/2022 Associate Trade Analyst
Human Investing

9/2015 to 12/2019 Student
University of Oregon

INDUSTRY EXAMINATIONS

Drayton L. Carlberg has previously taken and passed the following industry examinations:
Series 65

PROFESSIONAL DESIGNATIONS

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.

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 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) or at least two years (at least 4,000 hours) under the supervision of a CFP® professional; and

- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of 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 Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics and Standards of 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.

ITEM 3

DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

None

ITEM 5

ADDITIONAL COMPENSATION

None

ITEM 6

SUPERVISION

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Mr. Carlberg works under his supervision.



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March 20, 2024

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Additional information about Peter R. Fisher, CRD #2832891 is available on the SEC's website at www.adviserinfo.sec.gov.

PETER R. FISHER

Year of Birth: 1973

ITEM 2

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

BIOGRAPHY

Peter is a founding partner and CEO of Human Investing. He has been a financial advisor for over 25 years, 17 of which have been with Human Investing. Peter is the author of *Becoming a 401(k) Millionaire* (450 Publishing, 2018). Peter's doctoral dissertation is titled, *Financial Literacy and Behavior in Credit Unions: An Exploration of Member Financial Literacy and Financial Behavior in the Credit Union Model*.

EDUCATION

Doctor of Business Administration, George Fox University, 2021
MBA, Graduate School of Management, George Fox University, 2004
Bachelor of Arts, Economics, Linfield College, 1995

BUSINESS BACKGROUND

10/2004 to Present	Founding Partner, CEO, and Investment Advisor Representative Human Investing
1/2001 to 10/2004	Resident Director, Financial Consultant
8/1996 to 10/2004	Financial Consultant Merrill Lynch, Pierce, Fenner & Smith, Inc. (Lake Oswego, OR)

INDUSTRY EXAMINATIONS

Peter R. Fisher has previously taken and passed the following industry examinations:
Series 65

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DISCIPLINARY INFORMATION

None

ITEM 4

OTHER BUSINESS ACTIVITIES

Since September 2022, Peter serves as the Executive In Residence for George Fox University's College of Business. Peter supports the Dean of the College of Business through mentoring and supporting students in the financial planning program. There is no compensation received, and the role requires 10-15 hours a week of Peter's time. Peter continues to work 40-50 hours a week at Human Investing.

Except as disclosed in above in this Item 4, Mr. Fisher does not have any other outside business activities to disclose.

ITEM 5**ADDITIONAL COMPENSATION**

None

ITEM 6**SUPERVISION**

Peter R. Fisher (Chief Compliance Officer), (503) 905-3100, is responsible for supervising the services and advice provided to clients of Human Investing. Mr. Fisher prepares investment policies, forms and procedures for clients. Oversight is done through a review of activities in the firm's management systems which incorporate documentation of client interactions, paper flows and trading activities.

