

Firm Brochure
(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of Vital Signs Financial Services LLC. If you have any questions about the contents of this brochure, please contact us at: 614-301-7436, or by email at: rleonea@vsfinsvs.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.

“Additional information about Vital Signs Financial Services, LLC also is available on the SEC’s website at www.adviserinfo.sec.gov

January 31, 2020

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization. VSFS has added a new product, the “Advanced Financial Life Support” solutions management system and fee schedule for this product.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 614-301-7436 or by email at: rlonea@vsfinsvs.com. The brochure will also be available in PDF format on our website at www.vitalsignsfinancialservices.com.

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Advisory Business

Firm Description

Vital Signs Financial Services LLC, (“VSFS”) was founded in 2010.

VSFSs primary service is income tax preparation for individuals and small businesses as well as personalized, confidential tax-related, financial planning and can offer investment management to individuals and small businesses, but this is not our primary service. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment account tax planning, education funding, retirement planning, and basic estate planning.

VSFS is strictly a fee-only, tax planning, tax preparation and financial planning firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder’s fees are accepted.

Investment advice is provided, with the client making the final decision on investment selection with an emphasis on tax efficient planning.

VSFS does not act as a custodian of client assets. The client always maintains asset control. VSFS will never take custody of client assets.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews can be communicated to provide reminders of the specific courses of action that need to be taken if the client desires services beyond the initial, primary engagement. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., investment managers, lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

VSFS offers an initial, three-hour meeting which is free of charge. We consider this meeting as an exploratory interview to determine the extent to which income tax and financial planning may be beneficial to the

client. This meeting will be in person at the location that is most convenient to the client or it can be by telephone or other, electronic medium.

Principal Owners

Robert Leonhard is the sole owner of Vital Signs Financial Services LLC.

Types of Advisory Services

VSFS engages clients in a tax and financial planning process as follows: 1) we will meet with the client to determine the client's financial planning needs and goals with an emphasis on tax efficiency; 2) we will assist the client to gather all the pertinent documents and records needed to provide the depth and breadth of services necessary to meet the client's needs and goals; 3) we will analyze the client's needs and goals and develop a financial plan to address those needs and goals and 4) we can assist the client to determine the client's tolerance for investment risk and financial planning risk.

VSFS can provide financial planning advice and services in the following areas: income tax planning; cash flow management; insurance needs; education planning; retirement planning both pre- and post-retirement; basic estate planning and savings and investments.

VSFS can provide investment supervisory services, also known as asset management services; can manage investment advisory accounts not involving investment supervisory services; can furnish investment advice through consultations; and can issue, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

Tailored Relationships

The goals and objectives for each client are documented in a client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning that may or may not include on-going investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations can be provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$300 and is *NEGOTIABLE*. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

Clients may also opt for a monthly, renewable fee that starts at \$135 per quarter/every three months for ongoing, financial advice that the client may request as needed dependent on his/her/their circumstances, needs and questions at the time the advice and/or assistance is needed.

In the event that the client's situation is substantially different from that disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary or subsequent services can be provided through one or a combination of the agreements listed below.

Terms of Service Agreement for "Advanced Financial Life Support Plan"

All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for a Terms of Service Agreement is provided to the client in writing prior to the start of the relationship. A Terms of Service/Agreement includes: cash flow management with express emphasis on the client's balance sheet and tax circumstances; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax preparation, as well as the implementation of recommendations within each area.

Although the Terms of Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party.

Tax planning and preparation work will be performed as an integral part of the Terms of Service Agreement. Eligible federal and applicable state returns are filed electronically without an additional fee. Local city and/or school returns are also included in the AFLS product.

The retainer fee of \$135 will be paid every three months beginning with the initial month of formal engagement.

Retainer Agreement

In some circumstances, a *Terms of Service Agreement* is executed in addition to or in lieu of an Financial Planning Agreement. The retainer fee of \$135 will be paid every three months beginning with the initial month of formal engagement (see preceding section).

Investment Management Agreement

An Investment Management Agreement may be executed when financial planning **is not** provided as part of the relationship. Fees for this service will be based on the hourly rate of \$125 per hour. VSFS does not consider investment management and/or wealth management as its primary focus. Investment management and/or wealth management is critical to the financial planning process and the client's success, but it is only one, important component of a comprehensive planning process. VSFS does not anticipate that providing investment management and/or wealth management exclusively will be a primary or common business practice. We are not in business to "gather assets."

Tax Preparation Agreement

Tax planning and preparation is the core basis for services provided and is required to be included in any level of service provided by VSFS.

Tax planning and preparation work performed separately from a Financial Planning Agreement or a Terms of Service Agreement is billed at a separate fee schedule that will be provided upon request and can be negotiable based on complexity of the tax return. The basic fees can be found at www.vitalsignsfinancialservices.com. Eligible federal, state and local returns are filed electronically without an additional fee unless a paper return is required by the taxing entity. Paper forms are prepared for an additional, nominal fee.

Hourly Planning Engagements

VSFS provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$125.

Asset Management

VSFS recommends that assets should be invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. VSFS does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through VSFS.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying VSFS in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, VSFS will refund any unearned portion of the advance payment.

VSFS may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, VSFS will refund any unearned portion of the advance payment.

Fees and Compensation

Description

Vital Signs Financial Services LLC offers a free, three hour introduction meeting for any client.

VSFS bases its fees on hourly charges and/or fixed fees. Some Retainer Agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial planning and investment advisory fees are \$125 per hour.

VSFS offers the “Vital Signs Checkup” for \$335 with a discounted fee of \$300 for clients with a net worth of \$75,000 or less and a yearly gross income of \$35,000 or less.

VSFS offers an ongoing advisory product called “Advanced Financial Life Support” (AFLS), which consists of all the financial planning steps enumerated within this document and then consists of ongoing, continual financial advice and planning as the client desires and requires that help. The client is billed \$135 per quarter or every three months commencing with the month of entering into the AFLS service agreement and he/she/they can cancel the agreement at any time by contacting VSFS.

VSFS can work with clients in specific topic areas of financial planning, such as investment planning, college education planning, etc. These are services that are additional beyond the “Vital Signs Checkup.” Prior to beginning the planning/advisory process, VSFS will quote a fee range from the minimum \$375 up to a maximum of \$925 based on the amount of time necessary to prepare the plan that fully addresses the client’s requirements.

Fee Billing

The AFLS fee of \$135 is billed on the final day of the month of engagement and every three months thereafter. The \$135 quarterly fee for the Advanced Financial Life Support product will be automatically billed to the client's credit card or bank account after the client has signed a Recurring Authorization Form.

VSFS can accept credit card payment, ACH transfers, personal checks or cash payment for all other services including tax preparation. VSFS will bill the client(s) at the conclusion of the tax preparation process or provision of other services described above.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. All investments will be recommended based first on suitability for the client and second on expenses paid by the client. Investment expenses have a significant effect on investment returns over time and VSFS will strive to identify and recommend the most appropriate investment vehicle at the lowest expense, but the primary criteria will be appropriateness for the client's overall portfolio.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to VSFS.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

VSFS reserves the right to stop work on any account that is more than 45 days overdue. In addition, VSFS reserves the right to terminate any tax and/or financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in VSFS's judgment, to

providing proper income tax or financial advice. Any unused portion of fees collected in advance will be refunded within 45 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

VSFS does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

VSFS generally provides tax and financial planning advice to individuals, small business entities, non-profit and not for profit organizations. Client relationships vary in scope and length of service.

Account Minimums

VSFS has no account minimums. Generally, most revenue for VSFS will be fees for services only. Fees for investment management will be based on the complexity and time required to manage the client's assets.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, charting, technical analysis, and cyclical analysis but will rely primarily on fundamental analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategy used for client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets. We do not attempt to “time the markets.”

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible 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 may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment’s originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate

of return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

VSFS is NOT registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Affiliations

VSFS has NO arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other

investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships..

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of VSFS have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request. VSFS believes in and adheres to the Codes of Ethics as set forth by the Certified Financial Planner Board of Standards, the National Association of Personal Financial Planners (NAPFA) and the Financial Services Association.

As an Enrolled Agent licensed to practice before the Internal Revenue Service, Robert Leonhard is subject to Circular 230 requirements. Circular 230 can be found at www.irs.gov.

Participation or Interest in Client Transactions

VSFS and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the VSFS *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of Vital Signs Financial Services LLC is Robert Leonhard. Personal trading reviews will be done to ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Brokerage Practices

Selecting Brokerage Firms

Vital Signs Financial Services LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made for

clients based on their need for such services. VSFS recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

VSFS recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab or TD Ameritrade, and possibly others.

VSFS *DOES NOT* receive fees or commissions from any of these arrangements.

Best Execution

VSFS will review client execution of trades at each custodian each quarter if requested by the client. The review is documented in the VSFS *Compliance Manual*. Trading fees charged by the custodians can also be reviewed on a quarterly basis if desired by the client. VSFS does not receive any portion of the trading fees.

Soft Dollars

VSFS does not receive any soft dollars from any brokerages.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

VSFS does not take custody of any client assets and therefore does not provide routine, regular account reviews. VSFS will meet with clients and review their accounts if requested by the client at the regular hourly fee of \$125 per hour. Periodic reviews will be a basic component of the AFLS product, Advisory Service Agreements, Retainer Agreements or Asset Management Agreements.

VSFS and clients can establish a regular, periodic account review process which would require a separate engagement contract and fees that can be negotiated based on the length and complexity of the account reviews needed to meet the client's needs.

Review Triggers

VSFS will remain informed about conditions and circumstances that may trigger a notice to any client that an account review should be performed. Examples of these conditions are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Clients receive periodic communications on at least an annual basis. *Terms of Service Agreement* clients, *Investment Management* clients, and *Retainer Agreement* clients receive written quarterly updates, if requested. The written updates may include a net worth statement, portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives. AFLS clients have very liberal access to VSFS as a fundamental advantage of the AFLS product; this access and its availability are set out in detail in the Terms of Service Agreement for the VSFL product.

Client Referrals and Other Compensation

Incoming Referrals

VSFS hopes to receive many client referrals over the years. The referrals may come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

VSFS does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Statements and Reports

VSFS does not take custody of any client funds or assets. Clients will receive all account statements and reports from their custodial firms. VSFS can perform reviews of these statements and/or reports as requested by the client as part of a retainer engagement agreement or as single, fee-based service.

Investment Discretion

Discretionary Authority for Trading

VSFS **will not** accept discretionary authority to manage securities accounts on behalf of clients.

Voting Client Securities

Proxy Votes

VSFS **does not** vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, VSFS will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

VSFS **does not** have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because VSFS does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Information Security Program

Information Security

VSFS maintains an information security program to reduce the risk that your personal and confidential information may be breached. VSFS has developed and implemented a data security plan as outlined by the IRS in Publication 4557 and Publication 5293.

Privacy Notice

VSFS is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

VSFS requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management. Robert Leonhard is currently the owner and only “employee” of the firm.

Biography of Robert Leonhard

Bob was born in 1956 and was employed as a full time fire fighter and paramedic at the Pleasant Valley Joint Fire District in Plain City, OH, from which he retired in December, 2018. Bob became fascinated with the financial world early in 1987 purely by accident after being solicited by the AL Williams Company, which was a multi-level marketing organization that promoted the strategy of buying term insurance as opposed to whole life insurance and investing the difference in premiums in the mutual funds of, yes you guessed it, AL Williams! Mr. Williams sold his company to Primerica in 1989.

Bob saw the logic in the strategy, did not join the company, but realized that he needed to learn about investing and he went to the library and started reading, beginning with Charles Schwab’s Be Your Own Stockbroker. He opened an account with Charles Schwab and began investing in 1987 just in time for the largest single day drop in the history of the Dow Jones Average, up to that date, in October, 1987. Even then he realized that this was a wonderful buying opportunity and that he had the greatest investing asset there is on his side: he was only 31 years old and he had TIME. He also learned that he had another intellectual passion besides reading history.

Bob joined the National Association of Investors Corporation, now known as Better Investing, in 1988 and he was named as a member of the Board of Directors for Central Ohio Chapter of NAIC in 1990, on which he served until it disbanded in 2006. Bob helped form and was president of the Bull Chip Investment Club from 1988 until 2005. He continues to maintain his membership in Better Investing, now going on 33 years! He is also a lifetime member of the American Association of Individual

Investors. Bob became a member of his local Amspirit Business Referral Chapter in the summer of 2019.

Bob earned a Bachelor's of Arts degree in History and Archaeology in 1987 from The Ohio State University while working full time and earned a Master of Public Administration degree in 1992 from The Ohio State University. He completed the comprehensive financial planning course work from the College for Financial Planning in Denver, CO in July, 2007 and in March, 2009 he passed the two day, 10 hour exam given by the Certified Financial Planner© Board of Standards, Inc. This was his second attempt at this exam, which is by far the most difficult he has ever taken in any area of his academic career. Nationally, the CFP© exam has a historic pass rate of only 57%. Bob took and passed the Series 65 exam offered by the North American Securities Administration Association that allows him to perform as a registered representative of Vital Signs Financial Services LLC in Ohio. He also completed the educational requirements and passed the three-part test administered by the IRS to earn his Enrolled Agent License in February of 2014 and has maintained this license as of this filing. Bob is a member in good standing of the National Association of Enrolled Agents (NAEA) and the National Association of Tax Preparers (NATP).

Disciplinary Information

Neither Robert Leonhard nor VSFS LLC has been involved in any disciplinary events to date.

Other Business Activities

Robert Leonhard's primary business activities are his tax preparation practice and his financial planning practice through which he offers comprehensive tax preparation and tax planning services. Mr. Leonhard also engages in public sector consulting on an as needed basis. He does not actively solicit consulting projects but will provide these services as the lead consultant or as a consulting associate. Public sector consulting presents no conflicts of interest with his work as a financial planner or as an enrolled agent.

Additional Compensation

Robert Leonhard receives no additional compensation in the form of sales awards or other prizes.

Supervision

Robert Leonhard is the only employee of VSFS LLC and so is self-supervised.

Requirements for State-Registered Advisers

Robert Leonhard has not been held liable in any arbitration claims nor been found liable in a civil proceedings by a self-regulatory organization, nor been involved in any bankruptcy petitions.

Professional Certifications

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None