

## Item 1 Cover Page

A.

**Karen S. Ramsey**

Ramsey & Associates, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Karen S. Ramsey, Chief Compliance Officer  
1730 N. Northlake Way, Suite 330  
Seattle, Washington 98103  
[www.ramseyassoc.com](http://www.ramseyassoc.com)

B.

**This Brochure Supplement provides information about Karen S. Ramsey that supplements the Ramsey & Associates, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen S. Ramsey, Chief Compliance Officer, if you did *not* receive Ramsey & Associates, Inc.’s Brochure or if you have any questions about the contents of this Brochure Supplement.**

**Additional information about Karen S. Ramsey is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Karen S. Ramsey was born in 1953. Ms. Ramsey graduated from The University of Northern Colorado in 1975, with a degree in Business Administration. Ms. Ramsey has been President and Chief Compliance Officer of Ramsey & Associates, Inc. since January 1996.

Karen S. Ramsey has been a CERTIFIED FINANCIAL PLANNER™ professional since 1986. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 88,000 individuals have obtained CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s *Code of Ethics and Standards of Conduct* and to acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*. The *Code of Ethics and Standards of Conduct* require that CFP Professionals provide financial planning services in the best interests of their clients.

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP<sup>®</sup> 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<sup>®</sup> certification.

You may [verify an individual's CFP<sup>®</sup>](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP<sup>®</sup> professionals and those who held CFP<sup>®</sup> certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Karen S. Ramsey, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised

persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Ramsey at (206) 324-1950.

## Item 1 Cover Page

A.

**Steve R. Gantt**

Ramsey & Associates, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 22, 2021

Contact: Karen S. Ramsey, Chief Compliance Officer

1730 N. Northlake Way, Suite 330

Seattle, Washington 98103

[www.ramseyassoc.com](http://www.ramseyassoc.com)

B.

**This Brochure Supplement provides information about Steve R. Gantt that supplements the Ramsey & Associates, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen S. Ramsey, Chief Compliance Officer, if you did *not* receive Ramsey & Associates, Inc.'s Brochure or if you have any questions about the contents of this Brochure Supplement.**

**Additional information about Steve R. Gantt is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Steve R. Gantt was born in 1971. Mr. Gantt graduated from Southern Illinois University in 2003, with Bachelor of Arts degrees in Mathematics and Economics. Mr. Gantt has been a paraplanner of Ramsey & Associates, Inc. since March 2015. From August 2014 to March 2015, Mr. Gantt was an agent at Northwestern Mutual Life Insurance Company and a registered representative at Northwestern Mutual Investment Services, LLC. From March 2013 to November 2013, Mr. Gantt was a trader /client service provider at Rainier Group Investment Advisory and from January 2013 to March 2013, he was a financial analyst at Fortiphi Financial. From September 2010 to September 2010, Mr. Gantt was a financial analyst at Stancorp Investment Advisers, Inc.

## Item 3 Disciplinary Information

None.

#### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Gantt is a concierge for NWSS Corp., a concierge service provider located in Shoreline Washington.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Karen S. Ramsey, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Ramsey at (206) 324-1950.

**Item 1 Cover Page**

A.

**Brett Tatsuno**

Ramsey & Associates, Inc.

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**This Brochure Supplement provides information about Brett Tatsuno that supplements the Ramsey & Associates, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen S. Ramsey, Chief Compliance Officer, if you did *not* receive Ramsey & Associates, Inc.'s Brochure or if you have any questions about the contents of this Brochure Supplement.**

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

**Item 2 Education Background and Business Experience**

Brett Tatsuno was born in 1987. Mr. Tatsuno graduated from University of Washington in 2009, with Bachelor of Arts degrees in Finance and Accounting and in 2010, with a master's degree in Professional Accounting-Auditing. Mr. Tatsuno has been a paraplanner of Ramsey & Associates, Inc. since December 2016. From May 2012 to September 2016, Mr. Tatsuno was a credit analyst at Boeing Capital Corporation.

**Item 3 Disciplinary Information**

None.

#### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Tatsuno is an independently contracted courier with Amazon.com.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

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A.

**Steven A. Holdsworth**

Ramsey & Associates, Inc.

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**This Brochure Supplement provides information about Steven A. Holdsworth that supplements the Ramsey & Associates, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen S. Ramsey, Chief Compliance Officer, if you did *not* receive Ramsey & Associates, Inc.'s Brochure or if you have any questions about the contents of this Brochure Supplement.**

**Additional information about Steven A. Holdsworth is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Steven A. Holdsworth was born in 1971. Mr. Holdsworth graduated from The University of Texas at Arlington in 1995, with Bachelor of Business Administration degree in Finance and from The University of Dallas, Graduate School of Management in 1999, with a Master of Business Administration degree in Financial Planning & Estate Planning. Mr. Holdsworth has been a Senior Financial Planner of Ramsey & Associates, Inc. since August 2020. From January 2020 to August 2020, Mr. Holdsworth was a Seasonal Expert Experience & Insights Specialist at Intuit. From April 2018 to December 2018, Mr. Holdsworth was a Lead Advisor at Brighton Jones, LLC and from July 2016 to July 2017, he was a Vice President at FTB Advisors, Inc. From April 2014 to April 2016, Mr. Holdsworth was a Registered Representative with TIAA-CREF Individual & Institutional Services, LLC and a Wealth Management Advisor at TIAA. From July 2000 to November 2013, Mr. Holdsworth held several positions at Legacy Wealth Management, Inc. leading to Managing Director and Partner. From August 1993 to July 2000, Mr. Holdsworth was a Financial Representative with Fidelity Brokerage Services, Inc.

Steven Holdsworth has been a CERTIFIED FINANCIAL PLANNER™ professional since 2000. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
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Steven Holdsworth has held the designation of Chartered Life Underwriter (CLU®) since 2006. Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

- B. The supervised person is not actively engaged in any non-investment-related businesses or occupations.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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