

## FORM ADV PART 2B BROCHURE SUPPLEMENT

William H. Stites

### **Item 1 – Cover Page**

William H. Stites  
KilterHowling LLC  
2101 Pearl Street  
Boulder, CO 80302  
720-443-2076

This brochure supplement provides information about William Stites that supplements the KilterHowling LLC (“KilterHowling”) disclosure brochure. You should have received a copy of that brochure. Please contact Kreighton Bieger at 720-443-2076 or at kb@kilterhowling.com if you did not receive KilterHowling’s brochure or if you have any questions about the contents of this supplement.

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

### **Item 2 – Educational Background and Business Experience**

#### **William Stites**

11/27/1973  
CRD # 3249549

#### ***Post Secondary Educational Background:***

Miami University of Oxford Ohio, Bachelor's degree in Finance: 1996

#### ***Business Background:***

KilterHowling LLC, Investment Advisor Representative, 01/2014 to Present;  
KilterHowling LLC, Managing Member, Owner, 11/2013 to Present;  
Frontier Asset Management, Managing Director, Investment Committee, 01/2012 to 12/31/2013  
Commonwealth Bank of Australia, Business Development Manager, 07/2010 to 06/2011  
JP Morgan/Bear Stearns, Executive Director, 08/2006 to 02/2009

#### ***Professional Designations***

#### **Chartered Financial Analyst (CFA)**

The Chartered Financial Analyst (CFA) designation is issued by the CFA Institute, formerly known as the Association for Investment Management and Research (AIMR). The CFA Program is a graduate-level program for investment specialists such as securities analysts, money manager, and investment advisers. To become a CFA charterholder, an individual must have at least four years of acceptable professional experience in the investment decision-making process, must pass three sequential, six-hour

examinations. Each of the 3 course level exams must be passed and each course level is a self-study program involving approximately 250 hours of study time. There are no continuing education requirements to maintain the CFA designation. CFA charterholders must commit to abide by and annually reaffirm adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **CFA Institute Financial Adviser Statement for SEC Form ADV**

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

#### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3 – Disciplinary Information**

William Stites has no legal or disciplinary events to report.

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

William Stites has no other business activities to report.

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

In addition to the description of additional compensation provided in Item 4, William Stites can receive additional benefits.

Certain product sponsors may provide William Stites with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by William Stites from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist William Stites in providing various services to clients. These arrangements could affect the judgment of William Stites when recommending investment products and therefore present a conflict of interest that may affect the judgment of affiliated persons including William Stites. In order to mitigate this conflict of interest, KilterHowling and William Stites endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons").

### **Item 6 – Supervision**

Will Stites is the Chief Compliance Officer of KilterHowling. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Will Stites can be contacted at 720-443-2076.

### **Item 7 – Requirements for State-Registered Advisers**

Not applicable.

## FORM ADV PART 2B BROCHURE SUPPLEMENT

Kreighton K. Bieger

### **Item 1 – Cover Page**

Kreighton K. Bieger  
KilterHowling LLC  
2101 Pearl Street  
Boulder, CO 80302  
720-443-2076

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

### **Item 2 – Educational Background and Business Experience**

#### **Kreighton K. Bieger**

03/24/1974  
CRD # 5148489

#### ***Post Secondary Educational Background:***

University of Colorado at Boulder, B.S. Business Administration: Business Administration,  
emphasis Finance: 2000

#### ***Business Background:***

KilterHowling, Investment Adviser Representative, 02/2014 to Present;  
Sargent Bickham Lagudis, Senior Portfolio Manager & Director of Research, 05/2010 to 2/2014  
Janus Capital Group, Equity Research Associate, 05/2006 to 04/2010  
SunCorp Corporate Credit Union, Senior Risk Analyst / Fixed Income Analyst, 02/2006 to  
05/2006

#### ***Professional Designations:***

CFA Charterholder  
CFP® Professional

#### **Chartered Financial Analyst (CFA)**

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## **CERTIFIED FINANCIAL PLANNER™, CFP®**

CFP® Certification Explanation Statement provided by CFP Board

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional 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 Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional 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.

To learn more about the CFP® certification visit [www.cfp.net](http://www.cfp.net)

### **Item 3 – Disciplinary Information**

Kreighton K. Bieger has no legal or disciplinary events to report.

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

Kreighton Bieger has no Other Business Activities to report.

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

In addition to the description of additional compensation provided in Item 4, Kreighton K. Bieger can receive additional benefits.

Certain product sponsors may provide Kreighton K. Bieger with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Kreighton K. Bieger from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Kreighton K. Bieger in providing various services to clients. These arrangements could affect the judgment of Kreighton K. Bieger when recommending investment products and therefore present a conflict of interest that may affect the judgment of affiliated persons including Kreighton K. Bieger. In order to mitigate this conflict of interest, KilterHowling and Kreighton K. Bieger endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons").

### **Item 6 – Supervision**

Will Stites is the Chief Compliance Officer of KilterHowling. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Will Stites can be contacted at 720-443-2076.

**Item 7 – Requirements for State-Registered Advisers**

Not Applicable.



## FORM ADV PART 2B BROCHURE SUPPLEMENT

Dawneen V. Oehlerich

### **Item 1 – Cover Page**

Dawneen V. Oehlerich  
KilterHowling LLC  
309 Wisconsin Ave  
Whitefish, MT 59937  
406-863-2100 (MT) 720-443-2076 (CO)

**This brochure supplement provides information about Dawneen V. Oehlerich (“Dawn”) that supplements the KilterHowling LLC (“KilterHowling”) disclosure brochure. You should have received a copy of that brochure. Please contact KilterHowling’s Chief Compliance Officer, Kreighton Bieger at 720-443-2076 or at kb@kilterhowling.com, if you did not receive KilterHowling’s brochure or if you have any questions about the contents of this supplement.**

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

### **Item 2 – Educational Background and Business Experience**

#### **Dawneen V. Oehlerich**

Born 1950  
CRD # 1568906

#### ***Post Secondary Educational Background:***

1970-1971, University of Montana  
1968 – 1970, Utah State University

#### ***Business Background:***

KilterHowling, Investment Adviser Representative, 10/2016 to Present;  
Alba Capital Management, Investment Adviser Representative, 03/2007 – 10/2016  
American Express Financial Advisors, 08/1997 – 03/2007

#### ***Professional Designations***

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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); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional 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 Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional 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.

To learn more about the CFP® certification visit [www.cfp.net](http://www.cfp.net)

### **Item 3 – Disciplinary Information**

Dawn Oehlerich has no legal or disciplinary events to report.

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

Dawn Oehlerich has no Other Business Activities to report.

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

In addition to the description of additional compensation provided in Item 4, Dawn Oehlerich can receive additional benefits.

Certain product sponsors may provide Dawn Oehlerich with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Dawn Oehlerich from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Dawn Oehlerich in providing various services to clients. These arrangements could affect the judgment of Dawn Oehlerich when recommending investment products and therefore present a conflict of interest that may affect the judgment of affiliated persons including Dawn Oehlerich. In order to mitigate this conflict of interest, KilterHowling and Dawn Oehlerich endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons").

### **Item 6 – Supervision**

Will Stites is the Chief Compliance Officer of KilterHowling. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Will Stites can be contacted at 720-443-2076.

### **Item 7 – Requirements for State-Registered Advisers**

Not applicable.

## FORM ADV PART 2B BROCHURE SUPPLEMENT

Jane Engel

### **Item 1 – Cover Page**

Jane Engel  
KilterHowling LLC  
2101 Pearl Street  
Boulder, CO 80302  
720-443-2076

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

### **Item 2 – Educational Background and Business Experience**

#### **Jane Engel**

09/27/1953  
CRD # 4289130

#### ***Post Secondary Educational Background:***

BS in Accounting, DePaul University (1981)  
Certificate in Personal Financial Planning (1999)

#### ***Business Background:***

Ms. Engel has more than 35 years of financial and investment management experience. She began her career in public accounting working with the public accounting firm of Oppenheim, Appel, Dixon (Chicago, IL from 1981 to 1984) and then with the audit department of Price Waterhouse, LLP (Tucson, AZ from 1984 to 1987). Ms. Engel then served in various financial roles for Tucson Newspapers (Tucson, AZ from 1987 to 1997) including that of CFO (from 1990 to 1997). In 2000 she established and served as the principal of JBSE WealthCare LLC, a financial planning and registered investment advisory firm, and an affiliate of Jensen Burcham Stelmack Edwards LLP, a CPA firm in Longmont, CO where she also worked in the tax department from 1998 to 2003. In 2004 she joined Channer. Darmour. Yanari, LLC as a financial advisor (2004 – 2009). In 2010 Channer. Darmour, Yanari, LLC merged with Cornerstone Investment Advisors, LLC. She has been affiliated with Cornerstone Investment Advisors, LLC since 2004 and was a member since 2010. Jane joined KilterHowling LLC as of April 2021.

#### ***Professional Designations***

**CERTIFIED FINANCIAL PLANNER™, CFP®**

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**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); and

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### **Item 3 – Disciplinary Information**

Jane Engel has no legal or disciplinary events to report.

**Item 4 – Other Business Activities**

Jane Engel has no other business activities to report.

**Item 5 – Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Jane Engel can receive additional benefits.

Certain product sponsors may provide Jane Engel with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Jane Engel from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Jane Engel in providing various services to clients. These arrangements could affect the judgment of Jane Engel when recommending investment products and therefore present a conflict of interest that may affect the judgment of affiliated persons including Jane Engel. In order to mitigate this conflict of interest, KilterHowling and Jane Engel endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons").

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