



**HILLIARD LYONS**

J.J.B. HILLIARD, W.L. LYONS, LLC | MEMBER NYSE, FINRA & SIPC

**TERI M. HOLLANDER ALBIN**

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**J.J.B. Hilliard, W.L. Lyons, LLC**

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This brochure supplement provides information about your Financial Consultant that supplements the J.J.B. Hilliard, W.L. Lyons, LLC brochure. You should have received a copy of that brochure. Please contact the Consulting Services Group at 502-588-8181 if you did not receive J.J.B. Hilliard, W.L. Lyons, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about your Financial Consultant is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Teri M. Hollander Albin

Year of birth: 1966

### **Education**

University of Evansville; Mater of Business Administration

09/01/1988 - 12/31/1992

Indiana University; Bachelor of Science in Business

08/01/1984 - 05/07/1988

### **Business Experience**

J.J.B. Hilliard, W.L. Lyons, LLC; Financial Consultant

07/1997 - PRESENT

### **Professional Designations**

#### **Certified Private Wealth Advisor® - CPWA® 11/2014**

Issuing Organization: Investment Management Consultants Association

Prerequisites/Experience Required: Candidate must meet all of the following:

- Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA, CIMC, CFA, CFP, ChFC or CPA license
- A satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee
- Five years of professional client-centered experience in financial services or a related industry

Educational Requirements: Candidate must complete the following:

- Six-month pre-study educational component
- Five-day in-class portion of the program at The University of Chicago Graduate School of Business

Continuing Education: 40 hours every two years

**Certified Investment Management Analyst® - CIMA 08/2012**

Issuing Organization: Investment Management Consultants Association

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

Three years of verifiable financial services experience;

Must answer "no" to all disclosure questions on Form U-4 that cover criminal and regulatory violations, civil judicial actions and customer complaints or else satisfactorily justify a "yes" answer

Educational Requirements: Candidate must complete the following:

Self study education (approximately five months)

One-week classroom education program provided by an AACSB accredited university business school

Continuing Education: 40 hours every two years

**Chartered Retirement Planning Counselor® - CRPC® 10/2007**

Issuing Organization: College for Financial Planning

Prerequisites/Experience Required: None

Educational Requirements: Online instructor led or self-study course

Continuing Education: 16 hours every two years

**Certified Financial Planner® - CFP® 01/2007**

Issuing Organization: Certified Financial Planner Board of Standards, Inc ("CFPBS")

Prerequisites/Experience Required: Candidate must meet the following requirements:

A bachelor's degree (or higher) from an accredited college or university, and

Three years of full-time personal financial planning experience

Educational Requirements: Must complete a CFP-board registered program or hold another designation authorized by the CFPBS

Continuing Education: 30 hours every two years

## **Chartered Wealth Advisor - CWA 11/2003**

Issuing Organization: J.J.B. Hilliard, W.L. Lyons, LLC

Prerequisites/Experience Required: Six, two-day instructor led courses in Louisville, KY coupled with online courses. A final exam is given at the sixth session.

Educational Requirements: None.

Continuing Education: None

## **DISCIPLINARY INFORMATION**

No reportable disciplinary history.

The disciplinary reporting requirements for broker-dealers and investment advisers differ, with FINRA requiring broker-dealers to report on matters that are not required to be reported by registered investment advisers. This brochure supplement excludes matters that are not required to be reported by investment advisers. For more information on your Financial Consultant or any other registered firm employee, you can go to the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/> or FINRA's BrokerCheck website at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/>.

## **OTHER BUSINESS ACTIVITIES**

J.J.B. Hilliard, W.L. Lyons, LLC is dually registered as an investment adviser and broker-dealer and financial consultants offer both traditional commission-based brokerage accounts and fee-based investment advisory accounts. In addition, financial consultants may receive commissions on the sale of insurance and service fees (or 'trails') from the sale of mutual funds. Compensation to the financial consultants varies based upon the services provided and the financial consultants may therefore have a financial incentive to recommend investment products based on the compensation received.

Mrs. Hollander Albin is a Board Member of USI College of Business Board of Advisers, a Board Member and Executive Committee of Junior Achievement of Southwest Indiana, and a Board Member and Enrollment Committee Chairperson of Memorial High School Board of Directors. She is also on the Planned Giving Advisory Committee for the Habitat of Humanity of Evansville and the Campaign Cabinet for the Catholic Diocese of Evansville Stewards of God's Grace Capital Campaign.

## **ADDITIONAL COMPENSATION**

Your financial consultant receives, as compensation, a portion of the management fees charged to clients for the Hilliard Lyons advisory programs. In addition, assets in the programs may be invested in pooled investment vehicles like mutual funds, including money market funds, which pay fees to Hilliard Lyons and its financial consultants. Those fees may include distribution fees, omnibus or networking fees and revenue sharing payments which support training, back office operations, educational presentations and sales support activities provided to financial consultants. Your financial consultant may also be eligible to participate in educational trips from fund companies.

Additionally, your financial consultant owns units of HL Financial Services, LLC, parent company of Hilliard Lyons, and therefore has a financial interest in the success of Hilliard Lyons.

## **SUPERVISION**

Your Financial Consultant is supervised by Phillip Roberts, Regional Manager, 812-426-1481.

Financial consultants are supervised by a manager who is responsible for overseeing account activity. In addition, the Hilliard Lyons Home Office reviews advisory accounts and services for compliance with program guidelines.