



**B. B. Graham & Co.'s advisory services  
Firm Brochure Supplement**  
(Part 2B of Form ADV)

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This brochure supplement provides information about **Suzan Elizabeth Elder** that supplements the B. B. Graham & Co.'s advisory services' brochure. You should have received a copy of that brochure. Please contact John Bettfreund, Chief Compliance Officer if you did not receive B. B. Graham & Co.'s brochure or if you have any questions about the contents of this supplement.

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

March 30, 2021

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

B. B. Graham & Co.'s advisory services require that its advisors have the proper licenses, work experience, and / or education and certifications that demonstrate their aptitude for financial planning and investment management.

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### Professional Certifications

Employees may have earned certifications and credentials that are required to be explained in further detail; if one of the below designations is applicable it will appear next to the advisor's name.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Consultant (ChFC): This designation has the same\_core curriculum as the CFP designation, plus some additional elective courses focusing on personal financial planning. It does not require candidates to pass a compressive board exam.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

Chartered Life Underwriter (CLU): The American College of Financial Services confers the CLU designation. The CLU is a designation of insurance expertise. To receive the CLU designation, an individual must successfully complete all course requirements, meet experience requirements and ethics standards, and agree to comply with The American College of Financial Services Code of Ethics and Procedures.

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## **SUZAN ELIZABETH ELDER**

### **Year of birth:**

- 1971

### **Educational Background:**

- Drake University attended no Degree Conferred.

### **Business Experience:**

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|-------------------------------|----------|----|----------|
| • B. B. Graham & Co.          | Mar 2021 | to | Present. |
| • Bank of America             | Feb 2014 | to | Mar 2021 |
| • Merrill Lynch               | Jan 2014 | to | Mar 2021 |
| • Morgan Stanley/Smith Barney | Feb 2010 | to | Jan 2014 |

### **Disciplinary Information:**

Suzan Elizabeth Elder does not have any reportable disciplinary events.

### **Other Business Activities:**

**Suzan Elizabeth Elder** is Founder and CIO with Fox and Bull Wealth Strategies LLC. She is also a registered representative of B.B. Graham & Co. Inc. a FINRA registered Broker Dealer. As such, **Suzan Elizabeth Elder** may recommend the purchase of securities through B.B. Graham & Co. Inc. If you purchase securities through B.B. Graham & Co. Inc. **Suzan Elizabeth Elder** may receive commissions on the sale of securities products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services.

**Suzan Elizabeth Elder** is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services,

**Supervision:**

**Suzan Elizabeth Elder** is supervised by the B.B Graham Home Office Principals which review and or supervise Steven Elder's activities on a daily basis. The BBGC CCO is John Bettfreund: 714-628-5200 or [operations@bbgraham.com](mailto:operations@bbgraham.com)

**Additional Compensation:** None.

**Arbitration Claims:** None.

**Self-Regulatory Organization  
or Administrative Proceeding:** None.

**Bankruptcy Petition:** None.