



AECH Financial  
1809 Charles Thomas Ln  
Fenton, MO 63026  
[www.AechFinancial.com](http://www.AechFinancial.com)  
314-612-4525  
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**Brochure Supplement (Form ADV Part 2B)**

**Jay Warren Peters**

**Item 1: Cover Page**

This brochure supplement provides information about Jay Warren Peters that supplements the AECH Financial brochure. You should have received a copy of that brochure. Please contact Mr. Peters if you did not receive the AECH Financial brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Peters is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His individual CRD number is 6463221.

## Item 2 Education Background and Business Experience

Jay Warren Peters  
Born: October 3, 1985

### **Education:**

Southeast Missouri State University, Graduated 2008

### **Business Background:**

04/2025 - Present

Owner, Lead Advisor, and Chief Compliance Officer, AECH Financial

01/2016- 06/2025

Investment Advisor Representative and Registered Representative, Cetera Financial Specialists

01/2016 – 06/2025

Paraplanner, MSMF Wealth Management

03/2015- 11/2015

Financial Advisor, Edward Jones

### **Designations:**

#### **CFP® - CERTIFIED FINANCIAL PLANNER**

Jay Peters is a certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Mr. Peters may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

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.

### **ChFC®- Chartered Financial Consultant**

The Chartered Financial Consultant (ChFC®) program prepares charter holders to meet the advanced financial planning needs of individuals, professionals, and small business owners, with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College’s Code of Ethics.

#### **Minimum Qualifications:**

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one-year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications, and disciplinary issues via FINRA's Central Registration Depository.

### **AIF® - Accredited Investment Fiduciary**

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor, and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

### **Item 3 Disciplinary Information**

Mr. Peters has nothing to report under this section.

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

Mr. Peters is a member of Keller Williams, which receives exclusive conferences for networking and marketing. This membership is for professional development purposes and does not involve any investment-related services or compensation.

Mr. Peters is a consultant with Welcome to the Cause DBA Redefine and provides general strategies and best practices to the company in exchange for client referrals. AECH Financial also has a referral arrangement in place with Welcome to the Cause DBA Redefine. See Item 14 of our ADV Part 2A for more information.

Mr. Peters is an elected board member for Summit Ridge Estates Homeowner Association. He provides oversight, maintenance of the indentures, finances, and common group of their subdivision.

Mr. Peters is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Mr. Peters always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of AECH Financial in their capacity as a licensed insurance agent.

Mr. Peters has a fiduciary duty to always act in the best interest of the client. See Item 11 of our ADV Part 2A for more information.

## **Item 5 Additional Compensation**

Mr. Peters does not receive any economic benefit from any person, company, or organization, other than AECH Financial in exchange for providing clients advisory services through AECH Financial.

## **Item 6 Supervision**

As the Chief Compliance Officer of AECH Financial, Mr. Peters supervises all activities of the firm. Mr. Peters adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. Mr. Peters' can be reached at 314-612-4525.

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

Jay Peters has not been involved with any arbitration or administrative proceeding events.

Jay Peters has not been the subject of a bankruptcy petition.