

This brochure supplement provides information about Peter L. Rowe that supplements the Arcwood Financial, LLC brochure. You should have received a copy of that brochure. Please contact Peter L. Rowe if you did not receive Arcwood Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Peter L. Rowe is also available on the SEC's website at www.adviserinfo.sec.gov.

Arcwood Financial, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Peter L. Rowe

Personal CRD Number: 2612911
Investment Adviser Representative

Arcwood Financial, LLC
7250 N. 16th St., Suite 104
Phoenix, AZ, 85020
(602) 789-6280
peter@arcwoodfinancial.com

UPDATED: June 26, 2025

Item 2: Educational Background and Business Experience

Name: Peter L. Rowe **Born:** 1966

Educational Background and Professional Designations:

Education:

BS Entrepreneurship, Northern Arizona University - 1989

Business Background:

09/2015 - Present	Member and Investment Adviser Representative Arcwood Financial, LLC
04/2015 - Present	Managing Member Balance Benefits Consulting, LLC
05/2014 - Present	Managing Member Weona Casa, LLC
02/2005 - Present	Managing Member KNH Capital, LLC
06/2003 - Present	Managing Member KNH Investments, LLC
02/2002 - Present	President Arcwood Benefits Consulting, Inc.
08/2014 - 12/2018	Registered Representative United Planners Financial Services

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Peter L. Rowe 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. Arcwood Financial, LLC 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 Arcwood Financial, LLC in their capacity as a licensed insurance agent.

Peter L. Rowe is Managing Member of Balance Benefits Consulting, LLC, a member of Arcwood HR LLC. and President of Arcwood Benefits Consulting, Inc. Each are employee benefit agencies serving employers with their employee benefit needs. Each agency is paid commissions through products placed or through billable fees. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Arcwood Financial, LLC always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of Arcwood Financial, LLC in such individual's outside capacities.

No other business activities account for 10 percent or more of Mr. Rowe's time or income.

Item 5: Additional Compensation

Peter L. Rowe does not receive any economic benefit from any person, company, or organization, other than Arcwood Financial, LLC in exchange for providing clients advisory services through Arcwood Financial, LLC.

Item 6: Supervision

As a representative of Arcwood Financial, LLC, Peter L. Rowe is supervised by Brandon Oliver, the firm's Chief Compliance officer. Brandon Oliver is responsible for ensuring that Peter L. Rowe adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Brandon Oliver is (602) 726-6282.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Peter L. Rowe has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Peter L. Rowe has NOT been the subject of a bankruptcy petition in the past ten years.