

*This brochure supplement provides information about Brandon Thomas Oliver that supplements the Arcwood Financial, LLC brochure. You should have received a copy of that brochure. Please contact Brandon Thomas Oliver 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 Brandon Thomas Oliver is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Arcwood Financial, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Brandon Thomas Oliver**

Personal CRD Number: 4915901

Investment Adviser Representative

Arcwood Financial, LLC  
3033 N. Central Ave. Suite 810  
Phoenix, AZ 85012  
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UPDATED: February 5, 2019

## Item 2: Educational Background and Business Experience

**Name:** Brandon Thomas Oliver

**Born:** 1980

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Advertising, Northern Arizona University - 2005

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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 62,000 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, administered in 10 hours over a two-day period, 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:

- i. 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
- ii. 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.

**Business Background:**

07/2014 - Present	Managing Member Arcwood Financial, LLC
11/2014 - Present	Member KNH Capital, LLC
06/2005 – Present	Agent Brandon Oliver – Independent Insurance
12/2006 – 12/2018	Registered Principal United Planners’ Financial Services
01/2006 - 12/2006	Registered Representative AXA Advisors LLC
06/2005 - 10/2005	Registered Representative United Planners
10/2004 - 06/2005	Owner Rising Star Marketing

**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**

Brandon Thomas Oliver is an independent licensed insurance agent, a member of KNH Capital, LLC, an agent of Sunwest Benefits Consulting and a member of Smart Beta 401k LLC.. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services could pay a commission or other compensation and may involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Arcwood Financial, LLC always acts in the best interest of the client, including with respect to 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 such individual's outside capacity.

#### **Item 5: Additional Compensation**

Brandon Thomas Oliver 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 the Chief Compliance Officer of Arcwood Financial, Brandon T. Oliver supervises all duties and activities of the firm, including those of Mr. Oliver. Mr. Oliver may be contacted at the firm's contact information on the cover page of this disclosure document. Brandon Thomas Oliver adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

#### **Item 7: Requirements For State Registered Advisers**

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

- A. Brandon Thomas Oliver 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. Brandon Thomas Oliver has NOT been the subject of a bankruptcy petition in the past ten years.