

This brochure supplement provides information about Clayton Netherlin that supplements the Arcwood Financial, LLC brochure. You should have received a copy of that brochure. Please contact Clayton Netherlin 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 Clayton Netherlin is also available on the SEC's website at www.adviserinfo.sec.gov.

Arcwood Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Clayton Paul Netherlin

Personal CRD Number: 4197754

Investment Adviser Representative

Arcwood Financial, LLC
3033 N. Central Ave. Suite 810
Phoenix, AZ 85012
(602) 726-6280
www.arcwoodfinancial.com
clay@arcwoodfinancial.com

UPDATED: February 5, 2019

Item 2: Educational Background and Business Experience

Name: Clayton Paul Netherlin

Born: 1979

Educational Background and Professional Designations:

Education:

1998- 1999 Arizona State University – Area of study: Economics (no degree)

Business Background:

01/2019 - Present	Investment Adviser Representative Arcwood Financial, LLC
06/2018 – 12/2018	Unemployed
04/2000 – 05/2018	VP – Financial Consultant/Registered Representative Charles Schwab & Co., Inc.
03/2007 – 05/2018	Dual Employee Charles Schwab Bank

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

Clayton Netherlin 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.

Item 5: Additional Compensation

Clayton Netherlin 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 Thomas Oliver supervises all duties and activities of the firm, including those of Mr. Netherlin. Mr. Oliver may be contacted at the firm's contact information on the cover page of this disclosure document. Clayton Netherlin 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. Clayton Netherlin 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. Clayton Netherlin has NOT been the subject of a bankruptcy petition in the past ten years.