

## **Firm Brochure**

(Part 2A of Form ADV)

### **Brightworks Financial Planning LLC**

**1612 St. Julian Place**

**Columbia, SC 29204**

**803-240-3878**

**[David@BrightworksFP.com](mailto:David@BrightworksFP.com)**

**[www.BrightworksFP.com](http://www.BrightworksFP.com)**

This brochure provides information about the qualifications and business practices of Brightworks Financial Planning LLC. If you have any questions about the contents of this brochure, please contact me at: 803-240-3878, or by email at: [David@BrightworksFP.com](mailto:David@BrightworksFP.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Brightworks Financial Planning LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

02/16/2018

# Material Changes

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## Annual Update

There are no material changes in this brochure from the last annual updating amendment of Brightworks Financial Planning LLC on March 22, 2017. Material changes relate to Brightworks Financial Planning LLC policies, practices or conflicts of interests only.

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# Advisory Business

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## Firm Description

“Brightworks Financial Planning, LLC” founded on 4.1. 2014.

It is headquartered in Blythewood SC, and wholly owned by David N Poole, President and sole Investment Advisor Representative (IAR).

While this Firm is a new Registered Investment Advisor, it succeeded from Pooled Resources, DBA First Community Financial Advisors, owned by First Community Bank headquartered in Lexington SC.

Brightworks Financial Planning, LLC provides personalized confidential financial planning to individuals, and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, their current investment strategies, education funding, retirement planning, and estate planning.

Brightworks Financial Planning, LLC is a fee-based financial planning and investment advisory firm. The firm also recommends No-Load (non-commission) variable annuities, as well Life, Long Term Disability, Long Term Care, Health, and Medicare Advantage insurance products. No commissions in any form are accepted for investment advisory services or variable annuities. However, commissions are received from the other insurance product listed above. No finder's fees are accepted.

Brightworks Financial Planning is a solicitor for Brinker Capital Inc. and helps clients identify products and services provided by Brinker based on the Investment Advisor Representatives understanding of the client's overall financial needs, as well as specific needs for income and or growth in their portfolio. Brightworks recommends initial product selection as well as ongoing monitoring of the clients suitability with the particular platform there are using with Brinker Capital. Brightworks serves as the liaison for the client to communicate with Brinker.

Brightworks Financial Planning recommends a No Load (Non-Commission) Variable Annuity product through Ameritas Life Insurance Company. David Poole (IAR) is listed as an “Interested Third Party” on these contracts so as to be able to receive statements and have online access to the accounts. Brightworks' makes investment recommendations for the client at the inception of these contracts as well as recommends changes to the investment choices provided by Ameritas. Clients must agree in writing to these initial investments and any recommended changes thereafter. Brightworks serves as the liaison for the client to communicate with Ameritas.

Investment advice is an integral part of financial planning. In addition, Brightworks Financial Planning, LLC advises clients regarding cash flow,

college planning, retirement planning, tax planning, risk management and estate planning.

Investment advice is provided, with the client making the final decision on investment selection and or insurance product selection. Brightworks Financial Planning, LLC does not act as a custodian of client assets. The client always maintains asset control. Brightworks Financial Planning, LLC does not place trades for clients. Assets are managed by third party investment advisory parties detail later in this brochure.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth or income statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment advisement may be beneficial to both the client and the advisor.

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### **Principal Owners**

Brightworks Financial Planning, LLC is a wholly owned entity of David N Poole, President and IAR.

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### **Types of Advisory Services**

Brightworks Financial Planning, LLC provides investment advisory services.

On more than an occasional basis, Brightworks Financial Planning, LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of 12/31/2016, Brightworks Financial Planning advises approximately 87 clients with collectively \$25,000,000 in assets. Roughly 22 million of these clients' accounts are with Brinker Capital and approximately 3 million are in contracts with Ameritas no load variable annuities.

Brightworks Financial Planning, LLC **does not** have discretion (or custody) over its client's accounts.

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### **Tailored Relationships**

The goals and objectives for each client are documented in our financial planning system. Investment policy statements are created that reflect the

stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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### **Types of Agreements**

The following agreements define the typical client relationships.

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#### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment advisement after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; an estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and non-product specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The Average fee is \$1,000 to \$5,000, and is *NEGOTIABLE*. The Financial Planning Agreement fee is typically based on 1% percentage of the client's Adjusted Gross Income (AGI).

The minimum annual fee is \$1,000 and is *NEGOTIABLE*. Rarely, client relationships may exist where the fees are higher or lower than the fee schedule above. In general the fee for Financial Planning is charged as a flat rate with 50% collected up front and the balance at the end of the planning process when final recommendations are given.

Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to 3 months. Excessive follow-on implementation work can be billed separately at the rate of \$250.00 per hour.



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### **Investment Advisement Agreement**

An *Investment Advisement Agreement* may be executed when financial planning is not provided as part of the relationship. The typical annual Investment Advisement fee is based on a percentage of the investable assets according to the following schedule:

- \_1.00% on the first \$500,000;
- \_0.90% on the next \$500,000 (from 500,001 to 1,000,000); and
- \_0.75% on the assets above \$1,000,000.

The minimum annual fee is \$1,000 and is *NEGOTIABLE*. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Both Ameritas and Brinker Capital have their own fees above and beyond these fees paid to Brightworks listed above.

Fees are based on account balances at the end of every quarter; March 31<sup>st</sup>, June 30<sup>th</sup>, September 30<sup>th</sup> and December 31<sup>st</sup>.

Ameritas' Mortality and Expense (M&E) fees and fees for any riders, if applicable, are listed separately from Brightworks' fees on Brightworks' Investment Advisement Agreement. Fees collected for assets under management with Ameritas are billed separately and directly by Brightworks.

Brinker Capital collects their fees along with the fee for Brightworks Financial Planning LLC internally from the clients account balances. Brinker then in turn mails Brightworks their fee via a check.

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### **Tax Preparation**

Brightworks Financial Planning, LLC does **NOT** perform Tax Preparation Services!

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### **Hourly Planning Engagements**

Brightworks Financial Planning, LLC provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$250.00.

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### **Asset Advisement**

Assets are invested exclusively through a third party relationship with Brinker Capital Inc. in Berwyn, PA., and Ameritas Advisor Annuities (Ameritas Advisor Services) through Ameritas Life Insurance Corp. in Lincoln, NE.

Brightworks Financial Planning, LLC does not receive any compensation, in any form, from fund companies.

Initial public offerings (IPOs) are not available through Brightworks Financial Planning, LLC

The firm does not have any regulatory assets under management, but has approximately \$30,000,000.00 in assets under advisement as of December 2017.

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying Brightworks Financial Planning in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, Brightworks Financial Planning, LLC will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

Brightworks Financial Planning, LLC bases its Investment Advisement fees on a percentage of assets under advisement.

Brightworks Financial Planning, LLC generally bases its Financial Planning fees on a flat rate derived from 1% of the Adjusted Gross Income of the family. This is a starting place for fee discussions and generally a rule of thumb to discover the potential complexity in the plan.

Financial plans are priced according to the degree of complexity associated with the client's situation.

If you choose, you may terminate the Financial Planning Agreement. Brightworks will refund the money you have paid, less a charge for work done prior to the receipt of the termination in writing.

Fees are *NEGOTIABLE*.

*Brightworks Financial Planning, LLC in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be advised, related accounts, account composition, negotiations with clients, etc.).*

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### **Fee Billing**

Investment advisement fees with **Brinker Capital** are billed quarterly, in *ADVANCE*, meaning that we invoice you *BEFORE* the three-month billing period has *BEGUN*. Fees associated with Brinker Capital Inc. are deducted from a the clients account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Investment advisement fees with **Ameritas Advisor Annuities** are billed quarterly, in *ARREARS*, meaning that we invoice you *AFTER* the three-month billing period has *ENDED*. Payment in full is expected upon invoice presentation. Fees for assets under advisement in Ameritas annuities are billed directly to clients from Brightworks Financial Planning, LLC.

Fees for **financial plans** are typically billed 50% in advance, with the balance due upon delivery of the financial plan. If you choose, you may terminate a Financial Planning Agreement. Brightworks will refund the money you have paid, less a charge for work done prior to the receipt of the termination in writing.

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### **Other Fees**

Custodians at Brinker Capital (Fidelity and National Financial Services) may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

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### **Expense Ratio Fees**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Brightworks Financial Planning, LLC.

Performance figures quoted by Brinker Capital and or Ameritas Annuities and their mutual fund companies in various publications are after their fees have been deducted but before fees for Brightworks Financial Planning, LLC are deducted.

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### **Past Due Accounts and Termination of Agreement**

Brightworks Financial Planning, LLC reserves the right to stop work on any account that is more than 60 days overdue. In addition, Brightworks Financial Planning, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Brightworks Financial Planning, LLC's judgment, to providing

proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days.

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## Performance-Based Fees

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### Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Brightworks Financial Planning, LLC does not use a performance-based fee structure because of the potential conflict of interest. (Performance-based compensation may create an incentive for an adviser to recommend an investment that may carry a higher degree of risk to the client)

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## Types of Clients

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### Description

Brightworks Financial Planning, LLC generally provides investment advice to individuals, or small business entities.

Client relationships vary in scope and length of service.

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### Account Minimums

Brinker Capital Inc. has account minimums set at three different levels corresponding to their three different platforms (see Brinker ADV for more information). Typically the minimum account size is \$100,000. of assets under advisement, which equates to an annual fee of \$1,000 @ 1%.

Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

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## Methods of Analysis, Investment Strategies

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### Methods of Analysis

Brightworks analyzes the clients cash flow to determine the amount income they might need from their investments to compliment or offset other income sources such as pensions and or social security income. Attention is also given to the tax consequences of distributions from qualified and Non-Qualified sources to attempt to lessen the tax burden when possible.

Brightworks collects risk tolerance information from the client through several sources, namely; an investment suitability questionnaire, their reactions to

past market fluctuations, and interviews with the client specific to their feelings around loss.

Brightworks applies this information, along with their knowledge of product choices to recommend investment solutions across a wide array of risk tolerances primarily through Brinker Capital wrap programs as well as Ameritas Annuities.

Brightworks Financial Planning, LLC relies heavily on the research and investment advisory services of Brinker Capital for recommendations to clients, especially in the areas of asset allocation models and Modern Portfolio Theory.

## Risk of Loss

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### Risk of Loss

**Investing in Securities involves a risk of loss that clients should be prepared to bear!**

All investment programs, **especially those using securities**, have certain risks. Investors may face any of the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## Disciplinary Information

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### Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present planning or investment clients.

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

Brightworks Financial Planning, LLC is registered as a registered investment advisory (RIA) firm with the South Carolina Attorney General's Office. The Firm does not have a Broker Dealer.

### Affiliations

Brightworks Financial Planning, LLC has two main business arrangements that are material to its advisory practice:

1. Brightworks Financial Planning, LLC is a solicitor for Brinker Capital Inc. RIA.
2. Brightworks Financial Planning, LLC is **not** a solicitor or agent for Ameritas Advisor Annuities, Ameritas Life Insurance Company, but uses their No Load (non-commission) Variable Annuity product especially when clients' desire guaranteed income in retirement. Ameritas accomplishes this through their Guaranteed Lifetime Income Benefit (GLMB) rider at an additional cost to the client. Brightworks principal, David N Poole, is listed as an "interested Third Party on all of these Ameritas contracts.

- Brightworks Financial Planning LLC also holds an Insurance Agency of the same name registered through the SC Department of Insurance.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

The employee(s) of Brightworks Financial Planning, LLC have committed to the CFP® Code of Ethics that is available for review by clients and prospective clients at the CFP® web site. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Participation or Interest in Client Transactions**

Brightworks Financial Planning, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Brightworks Financial Planning, LLC *Compliance Manual*.

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### **Personal Trading**

The Chief Compliance Officer of Brightworks Financial Planning, LLC is David N Poole. He is the owner, sole employee and only investment advisor representative (IAR).

Neither Brightworks Financial Planning, LLC, nor its IAR, trade client's accounts.

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## **Brokerage Practices**

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### **Selecting Brokerage Firms**

Brightworks Financial Planning, LLC does not have any affiliation with any broker dealer firms. Brightworks Financial Planning, LLC is a solicitor with Brinker Capital Inc.

Brightworks Financial Planning, LLC *DOES NOT* receive any commissions from any of these arrangements.

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### **Best Execution**

Brightworks Financial Planning, LLC relies on Brinker Capital Inc. to review the execution of trades at each custodian each quarter. Trading fees charged by the custodians are also reviewed on a quarterly basis. Brightworks Financial Planning, LLC does not receive any portion of the trading fees.

## Review of Accounts

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### Periodic Reviews

Account reviews are performed no later than quarterly by David N Poole, Investment Advisor. Account reviews are performed more frequently when market conditions dictate.

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### Review Triggers

Other conditions that may trigger a review are; changes in the tax laws, new investment information, and changes in a client's own financial situation.

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### Regular Reports

Clients receive, at a minimum, quarterly printed statements of their investment accounts from Brinker Capital Inc. and/or Ameritas. On line access is provided for clients who wish to review their accounts daily.

Values shown online represent the account value at the close of business from the previous day.

## Client Referrals

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### Incoming Referrals

Brightworks Financial Planning will rely heavily on client referrals. The referrals come from current clients, estate planning attorneys, and accountants, as well as other sources. The firm does **not** compensate referring parties for these referrals.

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### Referrals Out

Brightworks Financial Planning, LLC does **not** accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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## Custody

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### Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

## Investment Discretion

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### Discretionary Authority for Trading

Brightworks Financial Planning, LLC **DOES NOT HAVE** discretionary authority to manage securities accounts on behalf of clients.



Brightworks Financial Planning, LLC **DOES NOT HAVE** the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold

The client approves the custodian to be used and the fees rates paid to the custodian. Brightworks Financial Planning, LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

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## Voting Client Securities

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### Proxy Votes

Brightworks Financial Planning, LLC does **not** vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Brightworks Financial Planning, LLC will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

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## Financial Information

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### Financial Condition

Brightworks Financial Planning, LLC Investment Advisor Representative does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Brightworks Financial Planning, LLC does not serve as a custodian for client funds or securities, and does not generally require pre-payment of fees of more than \$500 per client, and six months or more in advance.

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## Requirements for State-Registered Advisors

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### A. Principal Executive Officers

David N Poole, CFP® is the owner and president of Brightworks Financial Planning LLC. He is the only employee and (IAR).

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### B. Other Businesses

Brightworks Financial Planning LLC also holds an Insurance Agency of the same name registered though the SC Department of Insurance.

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### **C. Additional Relationships**

Relationships with Brinker Capital Inc., Ameritas Life Insurance Company and Brightworks Insurance Agency are detailed in the section titled "Other Financial Industry Activities and Affiliations" on page 9 of this document.

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## **Business Continuity Plan**

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### **General**

Brightworks long term business plan involves the recruiting and hiring of a younger advisor in the near future (1-3 years). Until that time clients will be directed to other advisors currently using the Brinker Capital RIA platforms such that in the event that David Poole is incapable of serving this role, clients could continue their accounts with Brinker and Ameritas without interruption.

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## **Information Security Program**

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### **Information Security**

Brightworks Financial Planning, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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### **Privacy Notice**

Brightworks Financial Planning, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to financial advisors with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your investment firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

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

**David N Poole**

**Brightworks Financial Planning LLC**

**1612 St. Julian Place**

Columbia, SC 29204

(803) 240-3878

This brochure supplement provides information about David N Poole that supplements the Brightworks Financial Planning LLC brochure. You should have received a copy of that brochure. Please contact David N Poole at (803)240-3878 or [David@BrightworksFP.com](mailto:David@BrightworksFP.com) if you did not receive Brightworks Financial Planning LLC brochure or if you have any questions about the contents of this supplement.

Additional information about David N Poole is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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### **Education and Business Standards**

Brightworks Financial Planning, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a **CFP®**, a CFA, a ChFC, JD, CTFA, EA or CPA.

Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment advisement.

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### **Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner TM (CFP®): Certified Financial Planners TM 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.
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### **EMPLOYEE David N Poole, Educational and Business Background**

Educational Background:

- Date of birth: 03-16-1956

- BS Clemson University, 1979
- Masters Degree, University of SC, 1987
- CFP® 09-16-2002, currently in good standing.

Business Experience:

- Prudential Preferred Financial Services (1989- 2002)
  - Agent and Registered Rep
  - BD Pruco Securities (1989-2002)
- Creative Financial Strategies (2002-2004)
  - Agent and Registered Rep
  - BD New England Securities (2002-2004)
- Ward Financial Advisors (2004- 2005)
  - Princor Financial Services) (2004-2005)
  - Agent and Registered Rep
- Pooled Resources LLC. Registered Investment Advisory Firm (RIA) (2005-2014)
  - Owner and President,
  - Investment Advisor Representative (IAR)
- First Community Financial Consultants (2008-2011)
  - Director, VP of First Community Bank
- First Community Financial Advisors (2011-2014)
  - Director, VP of First Community Bank
- Brightworks Financial Planning, LLC  
Registered Investment Advisory Firm (RIA) (4.1.14 to present)
  - President, Owner
  - Investment Advisor Representative (IAR)

Disciplinary Information: None

Other Business Activities: Established Brightworks Insurance Agency under Brightworks Financial Planning LLC. in 2014 to contract insurance products in the line of Life and Health Licensure. Code# 198290

Additional Compensation: I receive insurance commissions through a SC licensed Ins. Agency, Titled as: Brightworks Financial Planning LLC.

*The following additional items are required if you are a state-registered advisor:*

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None