



## **Barry Lynde Evans, CFA**

SFMMG Wealth Advisors

3960 Dallas Parkway, Suite 400  
Plano, TX 75093

972-960-6460  
[www.SFMMG.com](http://www.SFMMG.com)

**December 2024**

This brochure supplement provides information about our advisors that supplements the SFMMG Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Crystal Billing, SFMMG's Chief Compliance Officer, at 972-960-6460 if you did not receive SFMMG Wealth Advisors' brochure or if you have any questions about the contents of this supplement. Additional information about any of these individuals is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Barry Lynde Evans, CFA, CFP®, born 1947

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

*Business Background:*

Senior Wealth Advisor, SFMG Wealth Advisors, January 2007 – present

President & Sole Owner, BLE, Inc. (BLE, Inc. was a partner of Southwest Strategies LP), March 1982 – present

*Education:*

Vanderbilt University, Bachelor of Engineering, Chemical Engineering, 1969

University of Chicago Graduate School of Business, MBA, Finance, 1972

Chartered Financial Analyst (CFA), 1977 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Barry has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Barry has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Barry receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

### SUPERVISION

Barry participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

Chartered Financial Analyst

CFA's are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 36 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.



## **Christopher Garrett Cayet, CFA**

SFMMG Wealth Advisors

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## (Christopher) Garrett Cayet, CFA, born 1986

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Chief Investment Officer, SFMG Wealth Advisors, July 2021 – Present

Manager of Investment Research, SFMG Wealth Advisors, January 2016 – June 2021

Investment Analyst, SFMG Wealth Advisors, February 2013 – January 2016

Financial Services Representative, Forex Capital Markets, September 2009 – November 2012

#### *Education:*

The University of Texas at Austin, BBA Finance, 2009

Chartered Financial Analyst (CFA), 2017 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Garrett has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Garrett has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation as Chief Investment Officer, Garrett receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

### SUPERVISION

Garrett is responsible for leading SFMG's investment committee and is directly involved in decisions related to the investment management strategies used in client's portfolios. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

Chartered Financial Analyst

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- Have 36 months of acceptable professional work experience in the investment decision-making process.
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- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.



**Crystal Leigh Billing, CFP<sup>®</sup>, AEP<sup>®</sup>**

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## Crystal Leigh Billing, CFP®, AEP®, born 1980

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Senior Wealth Advisor & Chief Compliance Officer, SFMG Wealth Advisors, February 2024 - present  
Wealth Advisor & Chief Compliance Officer, SFMG Wealth Advisors, January 2021 – February 2024  
Manager of Financial Planning, SFMG Wealth Advisors, January 2018 – January 2021  
Senior Financial Planner, SFMG Wealth Advisors, April 2016 – January 2018  
Registered Representative, Ausdal Financial Partners, September 2012 – April 2016  
Senior Financial Advisor and Compliance Manager, CFO4Life, July 2006 – April 2016  
Registered Representative, Linsco Private Ledger, July 2006 – September 2012  
Registered Representative, MML Investor Services, Inc, July 2002 – December 2004  
Financial Planner, Spectrum Strategies, LLC, January 2001 – December 2004

#### *Education:*

The University of North Texas, BBA in Financial Planning, BBA in Insurance, 2002  
The University of Texas at Dallas, MBA with concentration in Taxation, 2006  
Group 1 Life and Health Insurance License, 2002  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2007 (See final pages for information on this certification)  
Accredited Estate Planner (AEP®), 2017 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Crystal has no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Crystal has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients. Although she maintains a Group 1 insurance license, Crystal does so strictly in order to render financial planning advice on insurance. She is not affiliated with any insurance agency or company and does not sell any insurance products nor receives any compensation for prior sales of insurance products.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to her regular compensation for providing advisory services to clients, Crystal receives a percentage of the advisory fees we receive from new clients she brings to the Firm.

### SUPERVISION

Crystal is the Chief Compliance Officer of SFMG, and therefore is ultimately responsible for all supervision, formulation, and monitoring of SFMG's compliance program. Executive officers, along with outside compliance consultants help supervise Crystal's activities.



## CERTIFICATION INFORMATION

### Accredited Estate Planner® Designation

The Accredited Estate Planner® designation is available to documented attorneys, Chartered Life Underwriters, Certified Public Accountants, Certified Trust and Financial Advisors, Chartered Financial Consultants, and Certified Financial Planners. An AEP® designation is awarded by the National Association of Estate Planners & Councils (NAEPC) to recognize estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation and character. A minimum of five years of experience in estate planning and related activities is required in addition to certain educational achievements. A minimum of five (5) years of experience actively engaged in estate planning and estate planning activities is required. The AEP® designation requires a minimum of thirty (30) hours of continuing education during the previous twenty-four (24) months, of which at least fifteen (15) hours MUST be in estate planning.

### CERTIFIED FINANCIAL PLANNER™ professional

The CFP® certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board") and 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
- 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.



## **Charles Martin Thomas, CPA, CFP®**

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## (Charles) Chase Martin Thomas, CFP®, born 1984

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Wealth Advisor, SFMG Wealth Advisors, April 2022 – present  
Wealth Manager, Howard Financial Services, Ltd, July 2019 – April 2022  
Founder/President, Elm Valley Group, August 2018 – present  
Tax Manager, Birdsong CPA, May 2019 – July 2019  
Financial Planner, Cain Watters & Associates, May 2017 – August 2018  
Associate Planner, Cain Watters & Associates, March 2014 – May 2017  
Tax Senior, Deloitte, October 2010 – March 2014

#### *Education:*

Baylor University, BBA Accounting, 2007  
Southern Methodist University, Certificate in Financial Planning  
Certified Public Accountant, 2011 (See final pages for information on this certification)  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2017 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Chase has no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Chase is the president and owner of Elm Valley Group LLC a tax and compliance consulting group where he is compensated. This is not an investment related position and SFMG clients are not solicited for the services he provides through this entity.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Chase receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

### SUPERVISION

Chase participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

## CERTIFICATION INFORMATION

### CERTIFIED FINANCIAL PLANNER™ professional

The CFP® certification is granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”) and 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
- 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.

### **Certified Public Accountant (CPA)**

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.



**Devin Jenea DeLapp, CFP<sup>®</sup>, CDFIA<sup>®</sup>**

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## Devin Jenea DeLapp, CFP®, CDFA®, born 1995

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Wealth Advisor, SFMG Wealth Advisors, January 2023 - present  
Associate Wealth Advisor, SFMG Wealth Advisors, January 2022- December 2021  
Associate Financial Planner, SFMG Wealth Advisors, January 2020 – December 2021  
Financial Planning Analyst, SFMG Wealth Advisors, June 2018 – January 2020  
Student at Texas Tech University 2018

#### *Education:*

Texas Tech University, Master of Science, Personal Financial Planning, 2018  
Texas Tech University, Graduate Certificate in Charitable Financial Planning  
Texas Tech University, Bachelor of Arts, Public Relations, 2016  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2020 (See final pages for information on this certification)  
Certified Divorce Financial Analyst certification (CDFA®), 2021 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Devin has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Devin provides consulting services to individuals involved in the Collaborative Law divorce process where she is compensated. This is not an investment related position and SFMG clients are not solicited for the services she provides.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to her regular compensation for providing advisory services to clients, Devin receives a percentage of the advisory fees we receive from new clients she brings to the Firm.

### SUPERVISION

Devin participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

## CERTIFICATION INFORMATION

### CERTIFIED FINANCIAL PLANNER™ professional

The CFP® certification is granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”) and 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
- 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.



## Certified Divorce Financial Analyst®

The Certified Divorce Financial Analyst® (CDFA®) professional program is administered by the Institute for Divorce Financial Analysts (IDFA). IDFA provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. The CDFA designation is available to individuals who have a minimum of three years' experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams (modules) with a minimum score of 70% for each one and be in good standing with their Broker Dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency.



## **David Paul Gamble, CFP®**

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## David Paul Gamble, CFP®, born 1950

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Senior Wealth Advisor, SFMG Wealth Advisors, January 2015 – present  
Founder and President, PPG Investments, LLC, November 2000 – January 2015

#### *Education:*

The University of Texas at Austin, Graduate School of Business, MPA program, 1976  
The University of Texas at Austin, School of Law, J.D., 1975  
The University of Texas at Austin, B.A. Political Science, 1973  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 1992 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

David has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. David has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

### ADDITIONAL COMPENSATION

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### SUPERVISION

David participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

CERTIFIED FINANCIAL PLANNER™ professional

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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.



## **James Taylor Nipp, CFP®**

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## (James) Taylor Nipp, CFP®, born 1984

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Managing Director, SFMG Wealth Advisors, July 2020 – present

Director, SFMG Wealth Advisors, January 2014 – July 2020

Senior Wealth Advisor, SFMG Wealth Advisors, January 2012 – January 2014

Financial Planning Associate, SFMG Wealth Advisors, January 2009 – January 2012

#### *Education:*

Texas Tech University, Bachelor of Science, Personal Financial Planning, 2008

CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2011 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Taylor has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged.

The managing directors of SFMG are also members of Confidence Period, LLC, an entity formed for the purpose of collectively investing in private investments. SFMG may recommend these private investments to their advisory clients. By way of this investment, Taylor, who is also an investor, may benefit from profits and/or performance of the underlying investments. SFMG acknowledges that this arrangement is a conflict of interest, however, we have implemented stringent measures to ensure that our clients' interests remain paramount and unaffected via adherence to policies that only suitable recommendations are made to SFMG clients. In addition, the conflict is mitigated through the administration of SFMG's Code of Ethics.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Taylor receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

### SUPERVISION

As a Managing Director of the firm, Taylor meets regularly with the Managing Director Group to discuss investment guidelines and to set company policies. Taylor participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

CERTIFIED FINANCIAL PLANNER™ professional

The CFP® certification is granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”) and 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
- 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.



## **Kevin Wayne Margolis, CPA/PFS**

SFMMG Wealth Advisors

3960 Dallas Parkway, Suite 400  
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[www.SFMMG.com](http://www.SFMMG.com)

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## Kevin Wayne Margolis, CPA/PFS, born 1967

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Managing Director and Chief Executive Officer, SFMG Wealth Advisors, February 2007 – present  
Managing Member, KMIG I, LLC, February 2007 – March 2010  
President and Sole Member, KWM Wealth Management, LLC (This Limited Liability Corporation was a managing member of SFMG, L.L.C. dba Strategic Financial Management Group.), May 2002 – December 2007

#### *Education:*

The University of Texas at Austin, BBA Accounting/Finance, 1989  
Certified Public Accountant, 1991(See final pages for information on this certification)  
Personal Financial Specialist, 1993 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Kevin has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisors are required to disclose any other business activity or occupation in which the supervised person is actively engaged.

Kevin serves on the Advisory Boards for Clear Sky Capital and Phoenix Fund IX and X, all of which are investment managers for private issues which SFMG recommends to some clients. His roles did not precede these recommendations, and he is not compensated based on SFMG client investments in any of the sponsored funds.

The managing directors of SFMG are also members of Confidence Period, LLC, an entity formed for the purpose of collectively investing in private investments. SFMG may recommend these private investments to their advisory clients. By way of this investment, Kevin, who is also an investor, may benefit from profits and/or performance of the underlying investments. SFMG acknowledges that this arrangement is a conflict of interest, however, we have implemented stringent measures to ensure that our clients' interests remain paramount and unaffected via adherence to policies that only suitable recommendations are made to SFMG clients. In addition, the conflict is mitigated through the administration of SFMG's Code of Ethics.

## ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no other compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Kevin receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

## SUPERVISION

As a Managing Director of the firm, Kevin meets regularly with the Managing Director Group to discuss investment guidelines and to set company policies. Kevin participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

## CERTIFICATION INFORMATION

### Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

### Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.



**Michael Clifton Cowles,  
CFP<sup>®</sup>, RICP<sup>®</sup>**

SFIMG Wealth Advisors

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**Michael Clifton Cowles, CFP®, RICP® born  
1985**

**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

*Business Background:*

Wealth Advisor, SFMG Wealth Advisors, January 2023 - Present

Associate Wealth Advisor, SFMG Wealth Advisors, January 2021 – December 2022

Financial Consultant, TD Ameritrade, January 2019 – January 2021

Associate Financial Advisor, Southwestern Investment Group, June 2018 - January 2019

Financial Representative, Fidelity Investments, September 2013 – May 2018

*Education:*

Texas State University - Bachelor of Science, Criminal Justice, 2009

CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2018 (See final pages for information on this certification)

RETIREMENT INCOME CERTIFIED PROFESSIONAL® certification (RICP®), 2023 (See final pages for information on this certification)

**DISCIPLINARY INFORMATION**

Michael has had no disciplinary or legal events that would be material to a client or prospective client.

**OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Michael has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

**ADDITIONAL COMPENSATION**

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Michael receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

**SUPERVISION**

Michael participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

### CERTIFIED FINANCIAL PLANNER™ professional

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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.

### RETIREMENT INCOME CERTIFIED PROFESSIONAL® (RICP)

The Retirement Income Certified Professional® (RICP®) designation is issued by The American College of Financial Services. RICP® designees possess the skills to build sustainable, holistic retirement plans using tools such as estate planning techniques, portfolio assessment, personal finance best practices, health expense budget creation, home equity strategies, and more. Candidates must have 3 years of professional experience and complete three required courses and a final exam for each course. The designation requires 15 hours of continuing education every two years.



**Ryan Jay Blair, CFP®**

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## Ryan Jay Blair, CFP®, born 1981

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

President, SFMG Wealth Advisors, January 2022 – present  
Managing Director, SFMG Wealth Advisors, January 2019 – present  
Chief Operating Officer, SFMG Wealth Advisors, January 2020 – January 2022  
Director, SFMG Wealth Advisors, January 2011 – January 2019  
Senior Wealth Advisor, SFMG Wealth Advisors, January 2009 – January 2011  
Financial Planning Associate, SFMG Wealth Advisors, January 2006 – January 2009

#### *Education:*

Texas Tech University, Bachelor of Science, Personal Financial Planning, 2005  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2008 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Ryan has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged.

The managing directors of SFMG are also members of Confidence Period, LLC, an entity formed for the purpose of collectively investing in private investments. SFMG may recommend these private investments to their advisory clients. By way of this investment, Ryan, who is also an investor, may benefit from profits and/or performance of the underlying investments. SFMG acknowledges that this arrangement is a conflict of interest, however, we have implemented stringent measures to ensure that our clients' interests remain paramount and unaffected via adherence to policies that only suitable recommendations are made to SFMG clients. In addition, the conflict is mitigated through the administration of SFMG's Code of Ethics.

### ADDITIONAL COMPENSATION

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### SUPERVISION

As a Managing Director of the firm, Ryan meets regularly with the Managing Director Group to discuss investment guidelines and to set company policies. Ryan participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

CERTIFIED FINANCIAL PLANNER™ professional

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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.

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## **Shashin Girish Shah, CFA, CFP®**

SFMMG Wealth Advisors

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## **Shashin Girish Shah, CFA, CFP<sup>®</sup>, born 1971**

### **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

#### *Business Background:*

Managing Director, SFMG Wealth Advisors, July 2016 – present

Founder and President, SGS Wealth Management, September 2006 – July 2016

Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., September 2006 – July 2016

Registered Representative, Cambridge Investment Research Advisors, Inc., September 2006 – July 2016

#### *Education:*

State University of New York at Albany, Bachelor of Science - Biology, 1993

Chartered Financial Analyst (CFA), 2006 (See final pages for information on this certification)

CERTIFIED FINANCIAL PLANNER™ certification (CFP<sup>®</sup>), 2002 (See final pages for information on this certification)

### **DISCIPLINARY INFORMATION**

Shashin has had no disciplinary or legal events that would be material to a client or prospective client.

### **OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged.

The managing directors of SFMG are also members of Confidence Period, LLC, an entity formed for the purpose of collectively investing in private investments. SFMG may recommend these private investments to their advisory clients. By way of this investment, Shashin, who is also an investor, may benefit from profits and/or performance of the underlying investments. SFMG acknowledges that this arrangement is a conflict of interest, however, we have implemented stringent measures to ensure that our clients' interests remain paramount and unaffected via adherence to policies that only suitable recommendations are made to SFMG clients. In addition, the conflict is mitigated through the administration of SFMG's Code of Ethics.

### **ADDITIONAL COMPENSATION**

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### **SUPERVISION**

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  - 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.

## Chartered Financial Analyst

CFA's are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 36 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.



## **Shannon Pope, CFP®**

SFMG Wealth Advisors

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## Shannon Taylor Pope, CFP®, born 1990

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Manager of Financial Planning, SFMG Wealth Advisors, December 2020 – present  
Associate Financial Planner, SFMG Wealth Advisors, March 2018 – December 2020  
Financial Planner, RGT Wealth Advisors, February 2017 – March 2018  
Paraplanner, PFG Advisors, August 2013 – February 2017  
Student Worker, Franklin Legal Publishing, October 2011 – August 2013

#### *Education:*

Texas Tech University, Master of Science, Personal Financial Planning, 2013  
University of Texas at Tyler, Bachelor of Arts, Psychology, 2011  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2016 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Shannon has no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Shannon has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

### ADDITIONAL COMPENSATION

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### SUPERVISION

Shannon participates in SFMG's wealth management committee meetings and provides financial planning advice to clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

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  - 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.

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**Tyler Jordan Young, CFA, CPA, CFP®**

SFMMG Wealth Advisors

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## Tyler Jordan Young, CFA, CPA, CFP®, born 1993.

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Manger of Investment Research, SFMG Wealth Advisors, January 2023 - present  
Senior Financial Planner, CI RGT Private Wealth, November 2021 - January 2023  
Senior Wealth Manager, Odyssey Wealth, October 2020 - November 2021  
Financial Planner, RGT Wealth Advisors, January 2018 - October 2020  
Trust Investment Associate, Happy Bank & Trust, June 2016 - January 20218

#### *Education:*

West Texas A&M University, Master of Professional Accounting, 2017  
West Texas A&M University, Master of Science in Finance & Economics, 2015  
Chartered Financial Analyst (CFA), 2019 (See final pages for information on this certification)  
Certified Public Accountant, 2019 (See final pages for information on this certification)  
CERTIFIED FINANCIAL PLANNER™ certification (CFP®), 2019 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Tyler has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Tyler has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Tyler receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

### SUPERVISION

Tyler participates in SFMG's investment committee meetings and manages portfolios for clients of SFMG. All supervised persons are subject to SFMG's internal controls and compliance policies and procedures, overseen by Chief Compliance Officer, Crystal Billing and her designees on the Compliance team. Crystal may be reached at 972-960-6460.

### Chartered Financial Analyst

CFA's are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 36 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

### Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### CERTIFIED FINANCIAL PLANNER™ professional

The CFP® certification is granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”) and 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
- 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.



**Tyler Ray Floyd, CFP<sup>®</sup>, CPWA<sup>®</sup>**

SFIMG Wealth Advisors

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**December 2024**

This brochure supplement provides information about our advisors that supplements the SFMG Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Crystal Billing, SFMG's Chief Compliance Officer, at 972-960-6460 if you did not receive SFMG Wealth Advisors' brochure or if you have any questions about the contents of this supplement. Additional information about any of these individuals is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Tyler Ray Floyd, CFP<sup>®</sup>, CPWA<sup>®</sup> born 1993

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Business Background:*

Wealth Advisor January 2022 - present

Associate Wealth Advisor, SFMG Wealth Advisors, January 2021 – December 2021

Associate Financial Planner, SFMG Wealth Advisors, January 2019 – January 2021

Financial Planning Analyst, SFMG Wealth Advisors, January 2018 – January 2019

Financial Planning Intern, SFMG Wealth Advisors, June 2017 – August 2017

#### *Education:*

Texas Tech University, Master of Science, Personal Financial Planning, 2017

Texas Tech University, Graduate Certificate in Charitable Financial Planning, 2017

Texas Tech University, Bachelor of Science, Sport Management, 2015

CERTIFIED FINANCIAL PLANNER™ certification (CFP<sup>®</sup>), 2019 (See final pages for information on this certification)

CERTIFIED PRIVATE WEALTH ADVISOR<sup>®</sup> certification (CPWA<sup>®</sup>), 2023 (See final pages for information on this certification)

### DISCIPLINARY INFORMATION

Tyler has had no disciplinary or legal events that would be material to a client or prospective client.

### OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any other business activity or occupation in which the supervised person is actively engaged. Tyler has no other business activities to report that represent a substantial amount of the supervised person's time and income where it would potentially create a conflict of interest to clients.

### ADDITIONAL COMPENSATION

SFMG Wealth Advisors is a Fee-Only firm and receives no compensation other than the fees we receive from clients for the services we provide as described in Item 5 of our ADV 2A brochure. In addition to his regular compensation for providing advisory services to clients, Tyler receives a percentage of the advisory fees we receive from new clients he brings to the Firm.

### SUPERVISION

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## CERTIFICATION INFORMATION

### CERTIFIED FINANCIAL PLANNER™ professional

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  - 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.

### CERTIFIED PRIVATE WEALTH ADVISOR professional

The Investments & Wealth Institute™ (The Institute) is the owner of the certification marks “CPWA” and “Certified Private Wealth Advisor.” Use of CPWA® designation signifies that an individual has successfully completed The Institute’s initial and on-going credentialing requirements including: experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of professional client-centered experience in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to the institute’s Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every 2 years to maintain the certification.