

STEVEN H VAN WIE, LLC
d/b/a ***Van Wie Financial***

Sole Business Office: 1538 THE GREENS WAY, SUITE 105
JACKSONVILLE BEACH, FL 32250

Phone: (904) 685-1505
Fax: (904) 685-1504
www.vanwiefinancial.com
Twitter @vanwiefinancial
Facebook @vanwiefinancial
LinkedIn – Van Wie Financial

January 1, 2020

**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of Steven H Van Wie, LLC and its operating arm, *Van Wie Financial*. If you have any questions about the contents of this brochure, please contact us at (904) 685-1505. The information in the brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about *Van Wie Financial* is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for *Van Wie Financial* is 173580.

Van Wie Financial is a Registered Investment Adviser in the State of Florida. Registration with the Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 – Material Changes

Form ADV Part 2 requires Registered Investment Advisors to amend their brochures when information becomes materially inaccurate. If there are any material changes to an advisor's disclosure brochure, the advisor is required to notify you and provide you with a description of the material changes.

Generally, *Van Wie Financial* will notify clients of material changes on an annual basis. However, where we determine that an interim notification is either meaningful or required, we will notify our clients promptly. In either case, we will notify our clients in a separate document.

Material changes for 2018 were partially due to new reporting requirements for the ADV. Among those changes is the addition of normal business hours for *Van Wie Financial*. Our normal business hours are 9:00 a.m. to 4:30 p.m., Monday through Friday. The business generally closes for national Holidays.

Material changes for 2019 pertain to Adam D. Van Wie's service with the Financial Planning Association of Jacksonville, Florida.

Material changes for 2020 pertain to the transfer of ownership of Steven H Van Wie, LLC from Steven H. Van Wie to Adam D Van Wie, CFP®, effective January 1, 2020. Along with the changes in ownership come changes in some responsibilities of management, which are expected to be inconsequential in their impact on the business and its clients.

(The rest of this page left intentionally blank)

Item 3 - Table of Contents

Item 1 – Cover Page	Page 1
Item 2 – Material Changes	Page 2
Item 3 – Table of Contents	Page 3
Item 4 – Advisory Business	Page 4
Item 5 – Fees and Compensation	Page 7
Item 6 – Performance-Based Fees and Side-by-Side Management	Page 8
Item 7 – Types of Clients	Page 8
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	Page 8
Item 9 – Disciplinary Information	Page 11
Item 10 – Other Financial Industry Activities and Affiliations	Page 11
Item 11 – Code of Ethics, Participation or Interest in Client Trans- Actions and Personal Trading	Page 12
Item 12 – Brokerage Practices	Page 12
Item 13 – Review of Accounts	Page 12
Item 14 – Client Referrals and Other Compensation	Page 12
Item 15 – Custody	Page 13
Item 16 – Investment Discretion	Page 13
Item 17 – Voting Client Securities	Page 13
Item 18 – Financial Information	Page 14
Item 19 – Requirements for State Registered Investment Advisers	Page 14
Item 20 – Additional Information	Page 14
Supplement	Page 16
Steven H. Van Wie, MBA, CFP®	Page 16
Adam D. Van Wie, MBA, CFP®	Page 20

(The rest of this page left intentionally blank)

Item 4 – Advisory Business

Van Wie Financial is a Registered Investment Adviser in Jacksonville Beach, FL. We are owned and operated by Steven H Van Wie, LLC, a Limited Liability Company organized under the laws of the State of Florida. We have been providing advisory services since 2015. Adam D. Van Wie, Managing Member, is the sole owner and Chief Compliance Officer (CCO). We are an independent financial adviser providing financial planning and wealth management services using portfolio management and other related services.

Currently we offer the following investment advisory services, which are personalized to each individual client:

- ✓ Personal Financial Planning
- ✓ Portfolio Planning and Management

The following narrative describes our services and fees. Please refer to the description of each investment advisory service below for information on how we adapt services to each individual client's needs. For purposes of this document, the terms "we," "our" and "us" refer to *Van Wie Financial*, and the terms "you," "your" and "client" refer to you either as a client or prospective client of our firm. Also, you may see the term "Associated Person" throughout this brochure. As used in this brochure, our Associated Persons are the firm's officers, employees, and all individuals providing investment advice on behalf of the firm.

Financial Planning Services:

Financial Planning Services will typically involve providing a variety of services, principally advisory in nature, to clients regarding the management of their financial needs and resources, based on an analysis of their individual needs and resources. We conduct an initial consultation and follow-up meetings as necessary, during which pertinent information about your financial circumstances and objectives is collected. Once information has been reviewed and analyzed, a personalized plan will be developed and presented to you. The primary objective of the planning process is to enable us to assist you in achieving your financial objectives and goals.

Financial plans are based on your financial situation at the time the plan is presented, and are based on information you disclose to us. You are advised that certain assumptions are made with respect to interest rates and inflation rates, and that the use of past trends and performance of the market and economy are not indicative of future performance. We cannot offer any guarantees or promises that your financial goals and objectives will be met. As your situation, goals or needs change, you must notify us promptly so that correcting action may be taken.

Our fee for financial planning is based on an estimate of the hours necessary to complete a written financial plan. The hourly rate is set by the advisor working with you, and will normally range from \$200-\$500 per hour. The time required to perform the engaged services may vary according to the complexity and scope of the engagement and your individual circumstances. In certain cases, we may charge a monthly rate for planning, when Advisor and Client agree to eventually enter into a traditional Advisory Agreement. Depending on the type of Client and/or the Client's financial circumstances, the plan and/or analysis may address some or all of the following items:

1. Cash Flow Analysis & Planning – This includes a review of family records, budgeting, personal liability, estate information, and financial goals. We may offer advice on how to reduce risk, coordinate and organize records, including estate records. We also help identify and prioritize financial goals.
2. Insurance Analysis & Planning – This includes risk management associated with advisory recommendations, based on the combination of insurance that best meet your specific needs; i.e. life, health, disability, and long-term care insurance. This will generally include analysis of cash needs at death, income needs of surviving dependents, and disability income analysis.
3. Retirement Analysis & Planning – This involves advice with respect to alternatives and techniques for accumulating wealth for retirement income or advice relative to appropriate distribution of assets following retirement. Tax consequences and their implications are identified and evaluated.
4. Portfolio Analysis & Investment Planning – This involves advice with respect to investment alternatives and their effect on a client’s portfolio. We will provide these services to individual accounts, joint accounts, and tax-qualified accounts, among others, and such advice includes asset allocation recommendations. Evaluations are made of existing investments in terms of their economic and tax characteristics, as well as their suitability for meeting the Clients’ objectives. Tax consequences and their implications are identified and evaluated.
5. Education Savings Analysis & Planning – This includes alternatives and strategies with respect to the complete or partial funding of college or other post-secondary education. Tax consequences and their implications are identified and evaluated.
6. Estate Analysis & Planning – This involves advice with respect to property ownership, distribution strategies, estate tax reduction, and tax payment techniques. This may also include a review of death and disability issues. Tax consequences and their implications are identified and evaluated.
7. Charitable Giving – This involves helping Clients give in a manner consistent with their desires and their financial and tax situations. This includes selection of assets for gifting, selection of charities or funds, and assistance in finding tax professionals to develop tax-favored gifting strategies.

In limited circumstances, some Clients may request advice on a single aspect of the management of their financial resources, and may involve non-securities related advice. For these Clients we offer specific planning services to address only those specific situations. Fees for these hourly planning services are based on the complexity of the engagement, and range in hourly rates from \$200/hour to \$500/hour.

An estimate of the total time and cost will be determined at the start of the advisory relationship, and disclosed at that time. Typically, you are required to pay the entire fee based on the estimate in advance. In limited circumstances, the time and cost could potentially exceed the initial estimate. In such cases, we will notify you and may request that you approve the additional fee, which would be billed upon completion of the contracted services at the stated hourly rate. For lengthy engagements, interim payments may be requested.

Applicable fees, fee payment arrangements, and the terms of the engagement will be clearly set forth in the Client Agreement executed between us and you prior to commencement of services.

Either party may terminate the Agreement upon written notice to the other. If we have collected a deposit, a pro-rata refund will be issued to you. Conversely, you may incur a pro-rata charge for bona fide financial planning services rendered prior to such termination.

Portfolio Management Services

We provide discretionary portfolio services where the investment advice provided is custom tailored to meet your needs and investment objectives. Subject to any written guidelines you may provide, we will be granted discretion and authority to manage the account. Accordingly, we are authorized to perform various functions, at your expense, without further approval from you. Such functions include the determination of securities to be purchased and/or sold, and the amount of securities to be purchased and/or sold in your account. Once the portfolio is constructed, we provide continuous supervision, rebalancing, and/or restructuring of the portfolio as changes in market conditions and/or your circumstances change.

The annual fee for portfolio management services is billed quarterly in advance, based on the market value of the account on the last business day in the quarter. Fees will be assessed pro-rata in the event that the Portfolio Management Agreement is executed at any other time other than the first day of a billing quarter. On an annualized basis, our fees for portfolio management services, subject to negotiation, are based on the following schedule:

<u>Assets Under Management</u>	<u>Annualized Fee</u>
\$749,999 and under	1.5%
\$750,000 to \$999,999	1.25%
\$1,000,000 and above	1%

Typically, we require a minimum of \$100,000 to open and maintain an advisory account. However, in our discretion, we may allow accounts of members of the same household to be aggregated for purposes of determining the advisory fee and/or for meeting the stated account minimum. For example, we may allow aggregation where we service accounts on behalf of minor children of current clients, individual and joint accounts for spouses, and other types of related accounts. This consolidation practice is designed to allow you the benefit of an increased asset total, which could potentially result in the accounts being assessed a reduced advisory fee based on the breakpoints described in the above table.

Payment of management fees will be made by the qualified custodian holding your funds and securities, provided you grant written authorization permitting the fees to be paid directly from the account. We will not have access to your accounts for payment of fees without your written consent. Further, the qualified custodian agrees to deliver your account statements at least quarterly, showing all disbursements from the account. You are encouraged to review your account statements for accuracy. We will have electronic access to account statements, or we will receive duplicate copies of statements delivered to you.

Either party may terminate the Management Agreement upon written notice to the other. The management fee will be pro-rated for the quarter in which the cancellation notice was given, and any unearned, pre-paid fees will be refunded to you.

Types of Investments

We offer advice on various types of investments, including, but not limited to, equity securities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, mutual funds, exchange traded funds, US Government securities, and interests in partnerships investing in real estate.

Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

Assets Under Management

As of January 1, 2020, *Van Wie Financial* has \$63,155,436 in assets under management.

Item 5 – Fees and Compensation

Please refer to the “Advisory Business” section in this brochure for information on our Advisory Fees, fee deduction arrangements, and refund policy according to each service we offer.

Additional Fees and Expenses

As part of our Investment Advisory Services to you, we may invest, or recommend that you invest in mutual funds and exchange-traded funds. The fees that you pay to our firm for Investment Advisory Services are separate and distinct from the fees and expenses charged by the mutual funds or exchange-traded funds (described in each fund’s prospectus to their shareholders). These fees will generally include a management fee and other fund expenses. You may also incur a few transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the custodian through whom your account transactions are executed. We do not share in any portion of the brokerage transaction charges imposed by the custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange-traded funds, our firm, and others. For more information on our brokerage practices, please refer to the “Brokerage Practices” section of the brochure.

Compensation for the Sale of Insurance Products

No person in our firm is licensed to sell insurance products, and accordingly we will neither recommend nor sell specific insurance products. We will advise on the suitability of various insurance products that may be consistent with our clients’ goals and objectives. Under no circumstances will anyone in our firm receive any compensation due to the sale of any insurance product.

Item 6 – Performance-Based Fees and Side-by-Side Management

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees, while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the "Advisory Business" section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your Advisory Account.

Item 7 - Types of Clients

We offer investment advisory services to individuals, pension, profit sharing and 401(k) Plans, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we require a minimum of \$100,000 to open and maintain a management account with us. At our discretion we may waive or lower this minimum account size. We will also combine "household" account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

Item 8 – Method of Analysis, Investment Strategies, and Risk of Loss

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predetermined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Method of Analysis:

We may use one or more of the following methods of analysis when providing investment advice to you.

- Charting Analysis – involves gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which are used to predict future price movements based on price patterns and trends.
- Fundamental Analysis – involves analyzing companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value on the company's stock compared to the current market value.
- Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.
- Cyclical Analysis – a type of technical analysis that involves evaluating recurring patterns and trends.
- Modern Portfolio theory (MPT) – a theory of investing which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently,

minimizing risk for a given level of expected return, by carefully diversifying the proportion of various assets.

Associated Risks:

Charting and Technical Analysis – the risk of market timing based on technical analysis is that charts may not accurately predict future price movements. Current prices of securities may reflect all information known about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fundamental Analysis:

The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical Analysis:

Economic and business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Investment Strategies:

We may use one or more of the following investment strategies when formulating investment advice:

- Long-term Purchases – securities purchased with the expectation that the value of securities will grow over a relatively long period of time, generally greater than one year.
- Short-term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Tax Considerations:

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Moreover, as a result of revised IRS regulations, custodians have begun reporting to the IRS the cost basis of **equities** acquired on or after January 1, 2011. Our firm will either instruct the custodian to use the first-in, first-out (“FIFO”) accounting method for

calculating and reporting the cost basis of your **equity** investments **or** the custodian will default to the FIFO method where no instruction is given.

You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes that a different accounting method is more advantageous, please provide written notice to our firm immediately, and we will alert your account custodian of your individually selected accounting method. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

Each type of security has its own unique set of risks associated with it, and it would not be possible to list here all the specific risks of every type of investment. Even with the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

We primarily recommend mutual funds and exchange-traded funds (“ETFs”). You should be advised of the following risks when investing in these types of securities:

Mutual funds are professionally managed collective investment companies that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual or exchange-traded funds, other securities or any combination thereof. The fund will have a manager that trades the fund’s investments in accordance with the fund’s investment objective. While mutual funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, invests primarily in small-cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with the different types of securities. Other fund risks include foreign securities and currency risk, emerging market risks, small-cap, mid-cap and large-cap risk, trading risk, and turnover risk that can increase fund expenses and may decrease fund performance. Brokerage and transactions costs incurred by the fund will reduce returns.

An ETF is an investment fund traded on stock exchanges, much like stocks or equities. An ETF holds assets such as stocks, commodities, or bonds, and trades at approximately the same price as the net asset value of its underlying assets over the course of the trading day. Most ETFs track an index, such as the S&P500. However, some ETFs are fully transparent actively managed funds. Market risk is, perhaps, the most significant risk associated with

ETFs. This risk is defined by the day-to-day fluctuations associated with any exchange-traded security, where fluctuations occur in part based on the perception of investors.

Item 9 – Disciplinary Information

Neither our firm nor any of our management persons have any material legal or disciplinary information that is reportable in this brochure.

Item 10 – Other Financial Industry Activities and Affiliations

Adam D. Van Wie, CCO/CEO/CIO, has been a CFP® since 2015 and a Financial Advisor since 2014. He devotes full time to *Van Wie Financial*, but also serves as a Director of the Financial Planning Association of Jacksonville, FL, and is the President for the year 2020.

Steven H. Van Wie, COO has been a CFP® and an Investment Advisor since 2001. Since December 1, 2014, he devotes full-time to *Van Wie Financial*, and has no other business interests.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines.

Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

We do not have material financial interest in client transactions beyond the provision of Investment Advisory Services as disclosed in this brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you, or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither our Associated Persons nor we shall have priority over your account in the purchase or sale of securities.

Item 12 – Brokerage Practices

We recommend and utilize the brokerage and custodial services of TD Ameritrade Institutional, a securities broker-dealer and a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). We also custody with Jefferson National, Division of Nationwide Insurance, and have available other custodians We may also apply with other similar organizations, when and if reasons to do so are encountered.

Block Trades

We typically combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13 – Review of Accounts

Your assigned investment advisor representative will be responsible for his/her own clients and will monitor your account(s) on a continuous basis to ensure the advisory services provided to you are consistent with your investment needs and objectives. We recommend a Client meeting and formal account review at least annually, and a reminder postcard will be sent out to you in order to schedule a meeting. Quarterly Portfolio Performance Reviews are available at your request. All reviews are subject to oversight by Adam D. Van Wie, Chief Compliance Officer (CCO). You are encouraged to contact us with any questions, or if changes in your Financial situation or investment guidelines occur.

If you are unable to meet with your investment advisor representative, a copy of an annual report will be mailed to you. Triggering factors that may stimulate additional reviews include, but are not limited to, significant market corrections, large deposits or withdrawals from an account, and your request for an additional review.

You will receive monthly and/or quarterly reports from the custodian holding your funds and securities and have electronic access to the same.

Item 14 – Client Referrals and Other Compensation

We do not receive any compensation from any third party in connection with providing investment advice to you, nor do we compensate any individual or firm for client referrals.

Please refer to the “Fees and Compensation” section in this brochure, for details regarding the compensation that may be associated with the purchase of insurance products.

Item 15 – Custody

Provided we receive written authorization, we will instruct your account custodian to directly debit your account(s) for the payment of our advisory fees. This ability to deduct advisory fees from your accounts causes our firm to exercise **limited** custody over your funds. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy. If you did not receive a statement from your custodian, please contact us directly at the telephone number on the cover page of this brochure.

Item 16 – Investment Discretion

You may grant our firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Before we can buy or sell securities on your behalf, you must first sign our Discretionary Management Agreement, a Power of Attorney, and/or a trading authorization form.

You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages or the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of specific industry or security. Please refer to the “Advisory Business” section in this brochure for more information on our discretionary management services.

Item 17 – Voting Client Securities

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we will contact you by electronic mail, in which case we would forward any electronic solicitation to vote proxies.

Item 18 – Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our commitments to you. Further, we are not required to provide a financial statement, because we do not require the payment of fees six or more months in advance and in excess of \$1,200, nor do we serve as custodians or trustee of client funds or securities.

Item 19 – Requirements for State Registered Investment Advisors

Adam D. Van Wie CFP®, is the CEO, Managing Member, CCO, and sole owner of *Steven H. Van Wie, LLC* and *Van Wie Financial*. He has a B.S. Degree in Mechanical Engineering from Tulane University, and a Master of Business Administration (MBA) from Emory University. He is a Certified Financial Planner® in good standing,

Steven H. Van Wie is the CEO of *SVW Consulting, LLC*, and COO of *Van Wie Financial*. He has a BA degree in Mathematics with a minor in Economics, and a Master of Business Administration (MBA), all from the University of Wisconsin – Milwaukee. He is a Certified Financial Planner® in good standing, and has extensive experience in manufacturing, consulting and financial planning.

Item 20 – Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have established policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants and attorneys.

We restrict internal access to nonpublic personal information about you to employees who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or as required by law.

You will receive a copy of our Privacy Notice prior to or at the time you sign an Advisory Agreement with our firm. Thereafter, we will deliver a copy of the current Policy Notice to you on an annual basis. Please contact our office at the telephone number on the cover page of this brochure if you have any questions regarding this policy.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. When this occurs, we may place a correcting trade with the broker-dealer that has custody of your account. If an investment gain results from the corrected trade, the gain will remain in your account unless: the same error involved other client account(s) that should have received the gain; it is not permissible for you to retain the gain; or we confer with you and you decide to forego the gain (e.g.; due to tax reasons). If the gain does not remain in your account and the custodian agrees, the custodian will pay the gain to a charity. If a loss occurs greater than \$100, we will pay for the loss. The custodian will generally retain the gain if it under \$100 to offset administrative time and cost. If both gains and losses occur, they will generally be netted.

(The rest of this page left intentionally blank)

Steven Howard Van Wie, MBA, CFP®

Adam D. Van Wie, MBA, CFP®

Van Wie Financial
1538 The Greens Way, Suite 105
Jacksonville Beach, FL 32250

Tel: (904) 685-1505

January 1, 2019

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Adam D. Van Wie that supplements the *Van Wie Financial* brochure. You should have received a copy of that brochure. Please contact (904) 685-1505 if you did not receive the *Van Wie Financial* brochure or if you have any questions about the contents of this supplement.

Additional information about Adam D. Van Wie is available on the SEC's website at www.adviserinfo.sec.gov. The searchable number for Adam D. Van Wie is 6431360.

(THE REST OF THIS PAGE IS INTENTIONALLY BLANK)

Adam D. Van Wie, MBA, CFP®

Year of Birth: 1976

Formal education after High School:

- Tulane University, B.S.E. Mechanical Engineering, 1998
- Emory University, M.B.A., 2002

Business Background for Previous Five years:

- Adam D Van Wie, LLC (and *Van Wie Financial*) – March 1, 2015 to present

Certification:

- Certified Financial Planner® (CFP®)

The **CERTIFIED FINANCIAL PLANNER®**, **CFP®**, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires 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 80,000 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 requirement:

- Education – complete an advanced college-level course of study addressing the planning subject areas that CFP Board’s studies have determined necessary for the competent and professional delivery of 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 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 planning issues and apply one’s knowledge of planning to real world circumstances.
- Experience – Complete at least three years of full-time planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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 Standard of Professional Conduct, to maintain competence and keep up with developments in the planning field.
- Ethics – renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that the CFP® professionals provide planning services at a fiduciary standard of care. This means CFP® professionals must provide planning services in the best interests of their clients.

Item 3 – Disciplinary Information

Adam D. Van Wie does not have any material legal or disciplinary events to be disclosed in this brochure supplement.

Item 4 – Other Business Activities

Adam D. Van Wie does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products. He is currently serving on the Board of Directors of the Financial Planning Association (FPA) of Jacksonville, Florida. He will assume the position of President of the FPA for the year 2020. Both positions are volunteer, and he is not compensated for time spent on behalf of the organization.

Item 5 – Additional Compensation

Adam D. Van Wie does not receive any additional compensation from a third party in connection with providing advisory services.

Item 6 – Supervision

Adam D. Van Wie, COO/CIO, is self-supervised. Mr. Adam D. Van Wie can be reached at (904) 685-1505.

(THE REST OF THIS PAGE IS INTENTIONALLY BLANK)

Item 7: Requirements for State Registered Advisers

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

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

(The rest of this page intentionally left blank)

Van Wie Financial
1538 The Greens Way, Suite 105
Jacksonville Beach, FL 32250

Tel: (904) 685-1505

January 1, 2020

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Steven Howard Van Wie that supplements the *Van Wie Financial* brochure. You should have received a copy of that brochure. Please contact (904) 685-1505 if you did not receive the *Van Wie Financial* brochure or if you have any questions about the contents of this supplement.

Additional information about Steven H. Van Wie is available on the SEC's website at www.adviserinfo.sec.gov. The searchable number for Steven H. Van Wie is 4352650.

Item 2 – Educational Background and Business Experience

Steven H. Van Wie, MBA, CFP®

Year of Birth: 1950

Formal education after High School:

- University of Wisconsin, B.A. Mathematics, 1974
- University of Wisconsin, M.B.A., 1978

Business Background for Previous Five years:

- Steven H Van Wie, LLC (and *Van Wie Financial*) – January 1, 2015 to present

Certifications:

- CERTIFIED FINANCIAL PLANNER® (CFP®)

The **CERTIFIED FINANCIAL PLANNER®**, **CFP®**, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc.® (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires 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 80,000 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 requirement:

- Education – complete an advanced college-level course of study addressing the planning subject areas that CFP® Board’s studies have determined necessary for the competent and professional delivery of 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 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 planning issues and apply one’s knowledge of planning to real world circumstances.
- Experience – Complete at least three years of full-time planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- 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 Standard of Professional Conduct, to maintain competence and keep up with developments in the planning field.
- Ethics – renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that the CFP® professionals provide planning services at a fiduciary standard of care. This means CFP® professionals must provide planning services in the best interests of their clients.

Item 3 – Disciplinary Information

Steven H. Van Wie does not have any material legal or disciplinary events to be disclosed in this brochure supplement.

Item 4 – Other Business Activities

Steven H. Van Wie is not actively engaged in any other business or occupational (investment-related or otherwise). Moreover, Steven H. Van Wie does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 – Additional Compensation

Steven H. Van Wie does not receive any additional compensation from a third party in connection with providing advisory services.

Item 6 – Supervision

Steven H. Van Wie, COO, is supervised by Adam D. Van Wie. Mr. Van Wie can be reached at (904) 685-1505.

Item 7: Requirements for State Registered Advisers

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

- A. Steven H. Van Wie has **NOT** been involved in any of the events listed below.
3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - f.) An investment or investment-related business or activity;
 - g.) Fraud, false statement(s), or omissions;
 - h.) Theft, embezzlement, or other wrongful taking of property;
 - i.) Bribery, forgery, counterfeiting, or extortion; or
 - j.) Dishonest, unfair, or unethical practices.
 4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - f.) an investment or investment-related business or activity;
 - g.) fraud, false statement(s), or omissions;
 - h.) theft, embezzlement, or other wrongful taking of property;
 - i.) bribery, forgery, counterfeiting, or extortion; or
 - j.) dishonest, unfair, or unethical practices.
- B. Steven H. Van Wie has **NOT** been the subject of a bankruptcy petition in the past ten years.