



GUZMÁN

WEALTH MANAGEMENT

**Form ADV Part 2B
Firm Brochure
Supplement
November 3, 2019**

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This Brochure Supplement provides information for Steven Guzmán that supplements the SCG Financial Services, LLC DBA Guzmán Wealth Management brochure. You should have received a copy of that brochure. Please contact us at 512-640-5475 or steve@guzmanwm.com if you did not receive Guzmán Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Guzmán is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2**Educational Background and Business Experience**

Steven Guzmán, born in 1970, graduated from Saint Edwards University in 2002 with a degree in Business Management. Steven also holds a Certified Financial Planning Certificate from the University of Texas at Austin. He is a candidate for certificate in March 2020 test window. Steven Guzmán's employment information is listed below.

SCG Financial Services, LLC dba Guzmán Wealth Management President & Owner	05/2015 to Present
Mortgage Lending Solutions Loan Officer	05/2015 to Present
Ameritas Life Insurance Corp. Agent	11/2012 to Present
SCG Financial Services, LLC President & Owner	06/2010 to Present
Ameritas Investment Corp. Registered Representative & Investment Adviser Representative	11/2012 to July 2019
Security National Mortgage Corp. Mortgage Banker	04/2011 to 08/2018
Weinheimer Wealth Management Wealth Manager	06/2014 to 04/2015
Ames & Weinheimer Wealth Management Wealth Advisor	11/2012 to 06/2014
ING Financial Partners, Inc. Registered Representative	05/2010 to 11/2012
Remebrandt Financial Group, LLC Sales Representative	05/2010 to 11/2012
Erben Associates Investment Advisor	06/2009 to 06/2010
M Holdings Securities, Inc. Registered Representative	06/2009 to 03/2010

ITEM 3**Disciplinary Information**

Steven Guzmán has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of him or of Guzmán Wealth Management.

ITEM 4**Other Business Activities**

Steven Guzmán is an insurance agent licensed to sell insurance products. A conflict of interest exists in that these services pay a commission which conflicts with his fiduciary duties. Guzmán Wealth Management does not require its IARs to encourage clients to implement investment advice through our insurance product recommendations. Clients have the right to implement insurance product recommendations through the insurance agency and agent of their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to purchase recommended products from individuals not affiliated with us. Steven Guzmán spends approximately 75% of his time on this per month.

Steven Guzmán is a loan officer at Mortgage Lending Solutions. Guzmán Wealth Management does not require its IARs to encourage clients to implement investment advice through mortgage lending services. Clients have the right to engage mortgage lending services through the mortgage company or loan officer of their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to utilize mortgage lending services from companies or individuals not affiliated with us. Steven Guzmán spends approximately 30% of his time on this per month.

ITEM 5**Additional Compensation**

Steven Guzmán may be eligible to receive incentive prizes, awards and certain reimbursements for advertising, sales literature, and promotions offered by product promoters such as a mutual fund or insurance companies. Our policies permit IARs to accept such awards and prizes to the extent that they are usual and customary within the industry and in compliance with State rules, regulations, and guidelines. Because an IAR may receive such incentives, a conflict of interest may exist.

ITEM 6**Supervision**

Steven Guzmán, President and Chief Compliance Officer of Guzmán Wealth Management is responsible for supervising the investment advisory activities of Guzmán Wealth Management as well as monitoring and reviewing all forms of written communication provided to clients.

ITEM 7**Requirements for State-Registered Advisers**

A. Steven Guzmán has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.

B. Steven Guzmán has not been the subject of a bankruptcy petition.