



# BOYD WEALTH MANAGEMENT

## **Justin Steingraber**

Boyd Wealth Management, LLC

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This brochure supplement provides information about Justin Steingraber that supplements our brochure. You should have received a copy of that brochure. Please contact Kait Garlick if you did not receive Boyd Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Justin Steingraber is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #5682293.

## **Item 2: Educational Background & Business Experience**

**Justin Steingraber**

**Year of Birth:** 1984

### **Educational Background:**

- 2008: University of California – Santa Barbara; Bachelor of Arts in both Economics and Communication

### **Business Background:**

- 07/2020 – Present Boyd Wealth Management, LLC; Investment Adviser Representative
- 08/2019 – 07/2020 Wells Fargo Advisors; Senior Associate
- 09/2015 – 07/2020 First Republic Investment Management; Director
- 07/2011 – 08/2015 Constellation Wealth Advisors; Associate
- 07/2009 – 07/2011 Ameriprise Financial; Associate Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- 2015: Chartered Financial Analyst® (CFA) Charterholder
- 2010: Series 66 Exam (Inactive)
- 2009: Series 7 Exam (Inactive)
- 2009: Insurance Licensed

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of

many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders - often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Mr. Steingraber is not engaged in any other investment-related business or occupation.

### **Item 5: Additional Compensation**

Justin Steingraber does not receive any economic benefit from any person, company, or organization, other than Boyd Wealth Management, LLC in exchange for providing clients advisory services through Boyd Wealth Management, LLC.

### **Item 6: Supervision**

As a representative of Boyd Wealth Management, LLC, Justin Steingraber is supervised by Kait Garlick, the firm's Chief Compliance Officer. Kait Garlick is responsible for ensuring that Justin Steingraber adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Kait Garlick is (916) 367-0578.