

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

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This brochure supplement provides information about [name of supervised person] that supplements the X Vector, Ltd. brochure. You should have received a copy of that brochure. Please contact Joshua M. Flatley, Managing Member if you did not receive X Vector, Ltd.'s brochure or if you have any questions about the contents of this supplement. Additional information about Joshua M. Flatley, CFP[®], MBA is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Joshua M. Flatley, CFP[®], MBA (born in 1972) is a graduate of the University of Nevada, Reno as well as the University of Nevada, Las Vegas. As a financial services professional since 1996, Josh has been an insurance agent, mutual fund salesperson, a stockbroker, financial paraplanner, and investment adviser representative. For the past five years he has been fulfilling his commitment as an Air Force Reserve officer. In his capacity as the managing member of X Vector, Ltd., he holds the professional designation of CERTIFIED FINANCIAL PLANNER[™].

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 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 71,000 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 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
- 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 *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.

Item 3 Disciplinary Information

There are no legal or disciplinary events material to a *client’s* evaluation of the *supervised person*.

Item 4 Other Business Activities

A. The *supervised person* is not actively engaged in any *investment-related* business or occupation.

B. The *supervised person* is actively engaged in the Air Force Reserve for compensation, which provides a substantial source of the *supervised person's* income and involves a substantial amount of the *supervised person's* time. The occupation is military in nature.

Item 5 Additional Compensation

The *supervised person* receives no economic benefit from anyone other than a *client* for providing advisory services.

Item 6 Supervision

The *supervised person* is also the Managing Member of the firm. Advice provided to *clients* is self-monitored. The *person* responsible for supervising the *supervised person's* advisory activities on behalf of the firm is: Joshua M. Flatley, Managing Member, (775)453-0010.

Item 7 Requirements for State-Registered Advisers

A. The *supervised person* had not been *involved* in any of the events listed.

B. The *supervised person* has not been the subject of a bankruptcy petition.