

*This brochure supplement provides information about Nicholas Gerald-Christ Finnigan that supplements the Delta Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Nicholas Gerald-Christ Finnigan if you did not receive Delta Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Nicholas Gerald-Christ Finnigan is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Delta Wealth Advisors, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Nicholas Gerald-Christ Finnigan**

Personal CRD Number: 5712810

Investment Adviser Representative

Delta Wealth Advisors, LLC  
5915 N College Ave, Suite 200  
Indianapolis, IN 46220  
(317) 735-6445  
[niko@deltawealthadv.com](mailto:niko@deltawealthadv.com)

UPDATED: 08/14/2020

## Item 2: Educational Background and Business Experience

**Name:** Nicholas Gerald-Christ Finnigan      **Born:** 1984

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Finance & Finance-Real Estate, Indiana University - 2006

#### **Designations:**

##### **CFA - Chartered Financial Analyst**

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.

##### **High Ethical Standards**

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

##### **Global Recognition**

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.

### **Comprehensive and Current Knowledge**

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).

### **Business Background:**

10/2017 - Present	Investment Adviser Representative Delta Wealth Advisors, LLC
04/2016 - 10/2017	Wealth Advisor Morgan Stanley
03/2015 - 03/2016	Institutional Sales Associate Scotiabank Institutional Asset Management
10/2012 - 05/2014	Institutional Sales Associate Calamos Investment
08/2009 - 09/2012	Analyst Omnium

### **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**

Nicholas Gerald-Christ Finnigan is owner in Delta Wealth CPA's & Advisors, LLC. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Delta Wealth Advisors, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any Delta Wealth Advisors, LLC representative in such individual's outside capacities. This outside business activity does not take up more than 5% of Mr. Finnigan's time per week.

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

Nicholas Gerald-Christ Finnigan does not receive any economic benefit from any person, company, or organization, other than Delta Wealth Advisors, LLC in exchange for providing clients advisory services through Delta Wealth Advisors, LLC.

#### **Item 6: Supervision**

As a representative of Delta Wealth Advisors, LLC, Nicholas Gerald-Christ Finnigan is supervised by Dino Efthimiou, the firm's Chief Compliance Officer. Dino Efthimiou is responsible for ensuring that Nicholas Gerald-Christ Finnigan 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 Dino Efthimiou is (317) 735-6445.

## Item 7: Requirements For State Registered Advisers

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

- A. Nicholas Gerald-Christ Finnigan 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 an 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 an 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. Nicholas Gerald-Christ Finnigan has NOT been the subject of a bankruptcy.