

This brochure supplement provides information about Dino Nikolas Efthimiou that supplements the Delta Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Dino Nikolas Efthimiou 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 Dino Nikolas Efthimiou is also available on the SEC's website at www.adviserinfo.sec.gov.

Delta Wealth Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Dino Nikolas Efthimiou

Personal CRD Number: 4917635

Investment Adviser Representative

Delta Wealth Advisors, LLC
3755 East 82nd Street, Ste. 100
Indianapolis, IN 46240
(317) 735-6445
dino@deltawealthadv.com

UPDATED: 09/08/2021

Item 2: Educational Background and Business Experience

Name: Dino Nikolas Efthimiou

Born: 1979

Educational Background and Professional Designations:

Education:

Bachelor of Science, Business, Indiana University - 2003

Designations:

CFP® - 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.

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:

- i. 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
- ii. 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.

Business Background:

10/2017 - Present	Co-Founder & Chief Compliance Officer Delta Wealth Advisors, LLC
11/2017 - Present	Financial Advisor Wealth Advisory Solutions, LLC
07/2012 - 10/2017	Financial Advisor Morgan Stanley
02/2005 - 06/2012	Financial Advisor Merrill Lynch

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

Dino Nikolas Efthimiou 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. Efthimiou's time per week.

Item 5: Additional Compensation

Dino Nikolas Efthimiou 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 the Chief Compliance Officer of Delta Wealth Advisors, LLC, Dino Nikolas Efthimiou supervises all activities of the firm. Dino Nikolas Efthimiou's contact information is on the cover page of this disclosure document. Dino Nikolas Efthimiou adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

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. Dino Nikolas Efthimiou 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. Dino Nikolas Efthimiou has NOT been the subject of a bankruptcy.