

**Investment Adviser  
Brochure Supplement Part 2B**

**Jamin Kirkwood**

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This brochure supplement provides information about Jamin Kirkwood that supplements the Kirkwood Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Mr. Kirkwood if you did not receive Kirkwood Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jamin Kirkwood is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**February 22, 2016**

## **Item 2 – Educational Background and Business Experience**

Jamin Kirkwood was born in 1981. He received a Bachelors of International Business and Marketing degree from the Queensland University of Technology in 2002 and a Master of Business Administration from Texas A&M Commerce.

Mr. Kirkwood has earned and maintains various professional designations. The designations and minimum qualification requirements follow:

### **Certified Financial Planner™ (CFP®) 2008**

#### *Coursework*

To earn the certification recipients must meet the following requirements:

Complete courses that cover integrated financial planning topics such as:

- General principles of financial planning
- Insurance planning and risk management
- Employee benefits planning
- Investment planning
- Income tax planning
- Retirement planning
- Estate planning

#### *Education*

In addition to completing the course-work an applicant must have a bachelor's degree, its equivalent or an advanced degree so long as it is from an accredited college or university. This is a requirement for certification but is not a requirement to take the examination.

#### *Work Experience*

Applicants must supervise, directly support, teach or personally deliver all or part of the personal financial planning process to a client.

Qualifying experience must fit within one or more of the six primary elements of the personal financial planning process described below:

- Establishing and Defining the Relationship with the Client – This includes explaining the issues and concepts related to the personal financial planning process, and clearly specifying the services the individual or firm will provide and the associated responsibilities.
- Gathering Client Data Including Goals – This includes interviewing or questioning the client about various aspects of their financial resources, obligations and expectations. It also involves helping to determine the client's goals, needs and priorities, assessing the client's values and attitudes and determining time horizons and risk tolerance.

- Analyzing and Evaluating the Client's Financial Status – This involves analyzing and evaluating client data such as current cash flow needs, risk management, investments, taxes, retirement, employee benefits, estate planning, and special needs.
- Developing and Presenting Financial Planning Recommendations and/or Alternatives – This process includes presenting and reviewing recommendations, working to ensure that the plan meets the goals and expectations of the client, and revising the recommendations as necessary.
- Implementing the Financial Planning Recommendations – This involves helping the client put the financial planning recommendations into action and may include coordinating with other professionals, such as accountants, attorneys, real estate agents, stockbrokers and insurance agents.
- Monitoring the Financial Planning Recommendations – This involves discussing with the client any changes in their personal circumstances, evaluating changing tax laws, and making recommendations based on new or changing conditions.

Applicants have five years from the date they pass the examination to satisfy the Bachelor's Degree and work experience requirements.

*Standards of Professional Conduct*

Applicants are required to meet the CFP Board’s *Candidate Fitness Standards*, which describe conduct that: 1) is unacceptable and will always bar an individual from becoming certified; or 2) is presumed to be unacceptable and will bar an individual from becoming certified unless the individual successfully petitions the CFP Board.

Before being authorized to use the CFP® certification marks, applicants and holders of the certificate must disclose any criminal, civil, self-regulatory organization or governmental agency inquiry, investigation or proceeding involvement. Applicants and holders must also acknowledge the right of the CFP Board to enforce its *Standards of Professional Conduct*.

**Business Experience**

<b>Firm Name and Title</b>	<b>Dates</b>
Kirkwood Financial Services, LLC, President	01/2011 to present
LPL Financial, Registered Representative, Investment Adviser Representative, dba Secure Retirement Solutions	12/2012 to 02/2016
RFG Advisory Group, LLC, Investment Adviser Representative	10/2015 to 02/2016
Nylife Securities LLC, Registered Representative	03/2011 to 12/2012
Eagle Strategies LLC, Financial Advisor	06/2011 to 12/2012

New York Life, Agent	02/2011 to 12/2012
USAA Financial Advisors, Inc., Manager	08/2006 to 02/2011
USAA Financial Planning Services, Manager	01/2009 to 02/2011
USAA Investment Management Company, Wholesaler	12/2007 to 12/2008
USAA Life Insurance Company, Wholesaler	11/2007 to 12/2008

### **Item 3 – Disciplinary Information**

Mr. Kirkwood does not have any legal or disciplinary events to disclose. Mr. Kirkwood is not the subject of any pending legal, disciplinary or administrative proceedings.

### **Item 4 – Other Business Activities**

Mr. Kirkwood is also an insurance agent appointed with various insurance companies. In this capacity Mr. Kirkwood may recommend insurance and receive commissions and other compensation if products are purchased through any firms with which Mr. Kirkwood is affiliated. Thus, a potential conflict of interest may exist between the interests of Mr. Kirkwood and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mr. Kirkwood or affect any transactions through Mr. Kirkwood if they decide to follow the recommendations.

### **Item 5 – Additional Compensation**

Please refer to Item 4 - Other Business Activities above.

### **Item 6 – Supervision**

Mr. Kirkwood is the President and the only person associated with the Adviser who is performing advisory activities, he supervises himself.

### **Item 7 – Requirements for State-Registered Advisers**

Mr. Kirkwood has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Mr. Kirkwood has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Kirkwood has not been the subject of any bankruptcy petition.