

Larry G. Olsen



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www.carbahalolsen.com

This Brochure Supplement provides information about Larry G. Olsen that supplements the Carbahal Olsen Financial Services Group, LLC Brochure. You should have received a copy of that Brochure. Please contact Larry Olsen, Chief Compliance Officer, if you did not receive Carbahal Olsen Financial Services Group's Brochure, or if you have any questions about the contents of this supplement. Additional information about Larry G. Olsen is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Larry G. Olsen, CERTIFIED FINANCIAL PLANNER™

Year of Birth: 1953

Education and Professional Status:

- Personal Financial Planning Program, University of California, Davis Extension, 2001
- B.A. Geography, California State University, Sacramento, 1978

Larry Olsen holds the following certifications, designations and/or credentials:

CERTIFIED FINANCIAL PLANNER™ since 2002

For the right to use the CFP® or CERTIFIED FINANCIAL PLANNER™ designation one must:

- Have at least a bachelor's degree from an accredited college or university.
- Complete an advanced college-level course of study addressing financial planning subject areas determined necessary by the CFP Board.
- Have at least three years of full-time personal financial planning-related experience.
- Pass the comprehensive CFP® Certification Examination, a 10 hour, 2 day examination.
- Complete 30 hours of CFP Board approved continuing education every two years.
- Agree to be bound by the CFP Board's Standards of Professional Conduct.

Business Background:

Larry is/has been involved in the investment field in the following capacities:

- Carbahal Olsen Financial Services Group LLC, Managing Member, 1999 to present
- Carbahal Olsen Financial Services Group LLC, Investment Advisor Representative, 1/10 to present
- Securities America, Inc., Registered Representative, 1/09 to 6/11
- Securities America Advisors, Inc., Investment Advisor Representative, 1/09 to 6/11
- Brecek and Young Advisors, Inc., Registered Representative, 5/96 to 1/09

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Larry Olsen is separately licensed as an insurance agent in the state of California. He may recommend certain insurance products to you as part a financial plan or consultation. If you implement such insurance product recommendations through him, he may receive separate, yet customary commission compensation. This practice gives Mr. Olsen an incentive to recommend insurance products based on the compensation he receives rather than on your needs.

Item 5- Additional Compensation

Mr. Olsen receives compensation for providing advisory services solely from his responsibilities at COFS and from no other source.

Item 6 – Supervision

As Chief Compliance Officer and Chief Investment Officer of COFS, Larry Olsen is responsible for the supervision of the activities of COFS' employees as well as his own. In his capacity as the sole supervisor for COFS, Larry is required to mitigate, as much as is feasible, the risks associated with the "guardian guarding" himself. To this end, Larry incorporates the following technology and education tools into his business activities:

- e-mail tracking technology for e-mail retention and review,
- trade monitoring technology to assist with:
 - insider trading review
 - personal trading review
 - best execution
 - portfolio compliance,
- technology that assists him with regulatory filing and record maintenance,
- the use of outside professionals for consulting on compliance and supervision matters, and
- attendance at seminars focusing on compliance and supervision topics for industry professionals.

You may contact the other two directors of COFS, John and Manuel Carbahal, at 530-758-8111.

Item 7 – Requirements for State Registered Advisers

There are no disciplinary, legal or financial disclosures in response to this item for Larry Olsen.