

**Brochure Supplement for Darrell Young**  
**Item 1: Cover Page for Part 2B of Form ADV**  
**January 2013**

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Principal and Chief Compliance Officer

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This brochure supplement provides information about Darrell Young that supplements our brochure. You should have received a copy of that brochure. Please contact Sammy Sung at (650) 616-4163 or [sammy.sung@pgwm.com](mailto:sammy.sung@pgwm.com) if you did not receive Poplar Global Wealth Management LLC's brochure or if you have any questions about the contents of this supplement.

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

## **Item 2: Educational Background & Business Experience**

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### **Darrell Young**

*Year of Birth:* 1974

#### **Educational Background:**

- 1997; University of California, Santa Barbara; Business Economics: Emphasis in Accounting
- 1994; City College of San Francisco; Associate Degree

#### **Business Background:**

- 10/2012 – Present; Poplar Global Wealth Management LLC; Principal/Investment Adviser Representative
- 10/2012 – Present; Mutual Securities; Registered Representative
- 08/2007 – 10/2012; Merrill Lynch; Financial Advisor
- 10/2003 – 08/2007; UBS Financial Services; Financial Advisor
- 11/2001 – 10/2003; Oracle Corporation; Auditor

#### **Exams, Licenses, and Other Professional Designations:**

- 12/2001 – Certified Public Accountant
- 12/2003 – Series 7
- 01/2004 – Series 66
- 10/2006 – Certified Financial Planner
- 11/2008 – Certified Investment Management Analyst
- Life Insurance and Annuities Agent

#### **CFP® - Certified Financial Planner™:**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The certification is voluntary; 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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board's *Standards of Professional Conduct*. Individuals who become certified must 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 industry and 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.

### **CIMA - Certified Investment Management Analyst:**

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider, pass an online Certification Examination, and have an acceptable regulatory history. CIMA designees are required to adhere to IMCA's *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

### **Certified Public Accountant (CPA):**

CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

## **Item 3: Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Darrell Young, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

## **Item 4: Other Business Activities**

A. If Darrell Young is actively engaged in any investment-related business or occupation, including if Darrell Young is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Darrell Young's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Representatives of our firm are insurance agents/brokers. They may offer insurance products and receive normal and customary fees as a result of insurance sales.

A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

2. If Darrell Young receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Darrell Young receives. We must explain that this practice gives Darrell Young an incentive to recommend investment products based on the compensation received, rather than on your needs.

Darrell Young is a registered representative of Mutual Securities, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Darrell Young may earn and may not necessarily be in the best interests of the client.

- B. If Darrell Young is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Darrell Young's income or involve a substantial amount of Darrell Young's time, we are required to disclose this fact and must describe the nature of that business.

We have nothing to disclose in this regard.

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## **Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to Darrell Young for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Darrell Young's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

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## **Item 6: Supervision**

We are required to explain how we supervise Darrell Young, including how we monitor the advice Darrell Young provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Darrell Young's advisory activities on behalf of our firm.

Sammy Sung, Principal of Poplar Global Wealth Management LLC, supervises and monitors Darrell Young's activities on a regular basis. Please contact Sammy if you have any questions about Darrell's brochure supplement at (650) 616-4163 or at sammy.sung@pgwm.com.

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

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A. In addition to the events listed in Item 3 of Part 2B, if Darrell Young has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Darrell Young has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.