

Form ADV Part 2B – Brochure Supplement
Item 1: Cover Page
March 2014

Ryan O'Shea

Garda Financial
PO Box 581519
Salt Lake City, UT 84158

This brochure supplement provides information about Ryan O'Shea that supplements our brochure. You should have received a copy of that brochure. Please contact Ryan O'Shea, Chief Compliance Officer if you did not receive Garda Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. O'Shea is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Ryan Christian O'Shea

Year of Birth: 1976

Educational Background:

- 2013; Westminster College; Masters of Business Administration
- 2005; Weber State University; Bachelors of Science, Botany
- 1999; University of Utah; Finance

Business Background:

- 03/2014 – Present Garda Financial;
Chief Compliance Officer and Investment Adviser Representative
- 12/2009 – 03/2014 Fortius Financial Advisors, LLC;
Investment Officer and Investment Adviser Representative
- 01/2009 – 12/2009 USA Wealth Management, LLC; Investment Adviser Representative
- 07/2008 – 12/2009 The Union Central Life Insurance Company; Agent
- 11/2005 – 03/2012 Solitude Resort; Bartender (Seasonal)
- 11/2007 – 07/2008 Fidelity Brokerage Services, LLC; Registered Representative

Exams, Licenses & Other Professional Designations:

- 01/2009 – Series 66
- 01/2008 – Series 63

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. O'Shea.

Item 4: Other Business Activities

Mr. O'Shea is a licensed insurance agent. He 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 he may earn.

Mr. O'Shea (as O'Shea Advisory Group, Inc.) is a member of Citius Wealth, LLC, an entity that provides an Internet based financial management system. Clients of the firm may be recommended to use the services of Citius Wealth, if appropriate and suitable for clients. Such services are independent of our financial planning and investment advisory services and are governed under a separate agreement. The fees for these services are in addition to the fees we may charge you for our services.

Mr. O'Shea is the manager of La Sal Management, LLC, a Delaware LLC an entity primarily in the business of lending money. La Sal Management, LLC is the manager of Garda Fund I, LLC a hard money fund.

Item 5: Additional Compensation

Mr. O'Shea does not receive any additional compensation or economic benefit outside of his regular salary such as any sales awards or other prizes.

Item 6: Supervision

Mr. O'Shea is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.