

## **Brochure Supplement**

May 16, 2014

### **Acorn Wealth Advisors, LLC**

SEC File No. 801-79211

#### **Steven C. Bliss, CFP, APMA Founder**

Individual CRD No. 1085669

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This brochure supplement provides information about Steven C. Bliss that supplements the Acorn Wealth Advisors, LLC, brochure. You should have received a copy of that brochure. If you did not receive a brochure or if you have any questions about the contents of this supplement, please contact us at 810-953-4444.

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

## Item 2: Educational Background and Business Experience

Steven C. Bliss (b. 1955) is the Founder of Acorn Wealth Advisors, LLC.

### A. Educational Background

Michigan State University, BBA

1978

### B. Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional

Accredited Portfolio Management Advisor (APMA<sup>SM</sup>)

### C. Business Background

Acorn Wealth Advisors, LLC

05/2014–Present

Advisor/Manager, American Express Financial Advisors

02/1983–5/2014

Agent, IDS Life Insurance

12/1982–Present

### D. Professional Designations - Qualifications and Related Criteria

#### D.1. CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification process, administered by CFP Board, identifies that those individuals who have been authorized to use the CFP certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism, and diligence when dealing with clients.

CFP certificants must pass the comprehensive CFP Certification Examination; pass CFP Board's Candidate Fitness Standards; agree to abide by CFP Board's Code of Ethics and Professional Responsibility, which puts clients' interests first; and comply with the Financial Planning Practice Standards, which spell out what clients should be able to reasonably expect from the financial planning engagement. These are just some of the reasons why the CFP certification is becoming increasingly recognized.

To become certified, candidates are required to meet the following initial certification 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, administered in 10 hours over a two-day period, 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).

**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.

**Continuing Education** Individuals who become certified must complete 30 hours of continuing education 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.

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.

## **D.2. Accredited Portfolio Management Advisor (APMA<sup>SM</sup>)**

Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct, and complying with self-disclosure requirements.

## **Item 3: Disciplinary Information**

Steven C. Bliss does not have any disciplinary action to report. Public information concerning his registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

### **Insurance Agent**

Mr. Bliss is a licensed insurance agent. With respect to the provision of financial planning services, he may recommend insurance products offered by such carriers for whom he functions as an agent and receive a commission for doing so. Please be advised there is a potential

conflict of interest in that there is an economic incentive to recommend insurance and other investment products of such carriers. Please also be advised that Acorn Wealth strives to put its clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

#### **Additional Business Activities**

AG Consulting; Tax Preparation

Bliss & Associates LLC; Member; Advisor Practice Operations

Be A Star, Inc.; Secretary; Consulting Business

Captains Bliss, LLC; Member [Owns no real estate; a small checking balance to maintain relationship.]

D&S Investment Co., LLC; Member [Entity no longer holds any real estate; bank account only.]

Lake Valley Investment Co., LLC; Member; Owns interest in South Saginaw Office Associates

Commercial Real Estate, Grand Blanc, MI

Genesys Health Foundation; Board of Directors, Chair

#### **Item 5: Additional Compensation**

Mr. Bliss receives additional compensation through his business activities described in Item 4 above.

#### **Item 6: Supervision**

Supervision of Mr. Bliss is performed by Gery Sadzewicz, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Gery Sadzewicz can be reached at 815-782-1250.