



**James C. Tarvin**

**6151 Shallowford Road, Suite 102  
Chattanooga, TN 37421  
423-510-0409**

**Firm Contact:  
Luann Crane, Chief Compliance Officer**

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[www.guardianwealth.com](http://www.guardianwealth.com)**

This brochure supplement provides information about James C. Tarvin that supplements our brochure. You should have received a copy of that brochure. Please contact Kathy VanLandingham if you did not receive GWM's brochure or if you have any questions about the contents of this supplement.

Additional information about James C. Tarvin 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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**James C. Tarvin, CFP®**

Year of Birth: 1957

### **Education Background:**

- 1979; Auburn University, Auburn, AL, BBA in Aviation Management

### **Business Background:**

- Guardian Wealth Management, Inc., Senior Financial Planner (April 2010-Present)
- MCS Financial Advisors, Financial Advisor (March 2003-April 2010)
- Worldspan, Senior Business Analyst (April 1991-February 2003)
- All Seasons Financial Planning, Founder and President (2001-2003)

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

- 2000 – Series 65
- 2005 – Certified Financial Planner
- 2006 – The National Association of Personal Financial Advisors Member

### **CERTIFIED FINANCIAL PLANNER™**

The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; 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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following 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); and
- 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.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – 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 planning field; and
- Ethics – 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.

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.

### **The National Association of Personal Financial Advisors (NAPFA)**

The organization is the nation’s leading professional association dedicated to the advancement of Fee-Only comprehensive financial planning. Professionals who become NAPFA Registered Financial Advisors are committed to the three primary ideals of NAPFA:

- 1) The belief that clients are best served by a comprehensive approach to financial planning;
- 2) The highest levels of competency must be achieved and maintained;
- 3) Fee-Only compensation and a fiduciary relationship are vital to placing the interests of the client above all others.

In order to obtain the designation, NAPFA members must be in compliance with NAPFA standards and industry regulations. They are also required to fulfill a continuing education component in order to have the highest competency of standards in the industry. NAPFA Registered Financial Advisors complete 60 hours of continuing education, with a minimum of two hours in Ethics of Financial Planning and a minimum of five credit hours in the following areas every two-year cycle:

- Insurance and risk management
- Investments
- Income tax planning
- Retirement planning and employee benefits
- Estate planning
- Communications

Such association is completely voluntary and is recognized as an American financial planning trade organization. For more information on the association, please refer to the association website at [www.napfa.org](http://www.napfa.org).

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### **Item 3: Disciplinary Information**

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There are legal or disciplinary events material to the evaluation of Mr. Tarvin.

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## Item 4: Other Business Activities

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- A. If James C. Tarvin is actively engaged in any investment-related business or occupation, including if Mr. Tarvin 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.

No other business activities exist for Mr. Tarvin.

1. If a relationship between the advisory business and Mr. Tarvin'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.

We have determined that there is nothing further to disclose.

2. If Mr. Tarvin 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 Mr. Tarvin receives. We must explain that this practice gives Mr. Tarvin an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have determined that there is nothing further to disclose.

- B. If Mr. Tarvin 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 Mr. Tarvin's income or involve a substantial amount of Mr. Tarvin's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Tarvin's time and income, we may presume that they are not substantial.

We have determined that there is nothing further to disclose.

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## Item 5: Additional Compensation

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If someone who is not a client provides an economic benefit to James C. Tarvin 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 Mr. Tarvin'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 determined that there is nothing further to disclose.

## **Item 6: Supervision**

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

Mr. Tarvin is supervised by the President and CEO, Donald C. VanLandingham, Jr., (423-510-0409) with respect to personal securities trades, insider trading, anti-money laundering practices through pre-clearance, regular reporting and continuing education as outlined in the firm's Written Supervisory Procedures and Compliance Manual.