

*This brochure supplement provides information about Kenneth John Bower that supplements the Clayton Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Kenneth John Bower if you did not receive Clayton Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Kenneth John Bower is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Clayton Financial Group, LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Kenneth John Bower**

Personal CRD Number: 2078620

Investment Adviser Representative

Clayton Financial Group, LLC  
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UPDATED: 05/20/2015

## Item 2: Educational Background and Business Experience

**Name:** Kenneth John Bower      **Born:** 1971

### **Educational Background and Professional Designations:**

#### **Education:**

MBA Business, Northwestern - 2000  
BA Languages, Dartmouth College - 1994

#### **Designations:**

##### **CFP® - 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:

- i. 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
- ii. 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.

### **Business Background:**

05/2015 - Present	Managing Member Clayton Financial Group, LLC
06/2004 - Present	Principal Moneta Group

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

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

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

Kenneth John Bower is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Kenneth John Bower does not receive any economic benefit from any person, company, or organization, other than Clayton Financial Group, LLC in exchange for providing clients advisory services through Clayton Financial Group, LLC.

## **Item 6: Supervision**

Kenneth John Bower is a co-owner and co-supervisor of Clayton Financial Group, LLC, and works closely with co-supervisor Matthew Bower. All advice provided to clients is reviewed by this co-supervisor prior to implementation. Matthew Bower can be reached at (314) 856-5404. Kenneth John Bower adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.