

# **Channel Islands Financial Group**

**a dba of Lang Advisors LLC**

## **Form ADV, Part 2B Brochure Supplement**

Individuals covered by this supplement:

**Russell Charvonia**  
**Cathy Milligan**  
**Michael Snowden**

121 N. Fir St., Suite H  
Ventura, CA 93001  
(805) 652-6944

**Tyler Lang**

15 West Fifth St.  
Covington, KY 41011  
(859) 322-4478

**Evan Lang**

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(714) 380-6200

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This brochure supplement provides information about the individuals listed above that supplements the Channel Islands Financial Group a dba of Lang Advisors LLC brochure. You should have already received a copy of that brochure. Please contact us at (805) 652-6944 or [compliance@channelislandsfg.com](mailto:compliance@channelislandsfg.com) if you did not receive our brochure or if you have any questions about the contents of this supplement.

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

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# Michael Snowden

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michael Snowden**, Financial Advisor, Investment Advisor Representative, b. 1976

### *Education:*

B.S. Business Administration – University of Southern California

M.B.A., concentration in finance and quantitative analysis – Naval Postgraduate School

### *Business Background:*

Investment Advisor Representative – Channel Islands Financial Group, 06/2014 to Present

Investment Advisor Representative – The Renaissance Group, LLC, 10/2011 to 06/2014

Investment Advisor Representative, Registered Representative – LPL Financial LLC, 05/2011 to 06/2014

Investment Advisor Representative, Registered Representative – Morgan Stanley Smith Barney, 06/2009 to 05/2011

Registered Representative – Citigroup Global Markets, Inc., 04/2009 to 05/2011

### *Accredited Investment Fiduciary:*

The Accredited Investment Fiduciary (“AIF®”) designation is issued by the Center for Fiduciary Studies. To earn the designation, each AIF® candidate must complete either a web-based or capstone program, pass a final certification exam, and complete a minimum of 6 hours of continuing education per year. AIF® designees must also sign and agree to abide by a code of ethics. More information regarding the AIF® is available at [http://www.fi360.com/main/designations\\_aif.jsp](http://www.fi360.com/main/designations_aif.jsp).

## ITEM 3 - DISCIPLINARY INFORMATION

Michael Snowden has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Michael Snowden has no other business activities.

## ITEM 5 - ADDITIONAL COMPENSATION

Michael Snowden’s compensation comes from his activities with Channel Islands Financial Group.

## ITEM 6 - SUPERVISION

Russell Charvonja supervises the advisory activities of Michael Snowden. Russell Charvonja can be reached by calling (805) 652-6944.

# Russell Charvonia

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Russell Charvonia**, Financial Advisor, Investment Advisor Representative, b. 1962

### *Education:*

Juris Doctor, Ventura College of Law, Ventura, California, 2003

### *Business Background:*

Investment Advisor Representative – Channel Islands Financial Group, 02/2014 to Present

Registered Representative – Purshe Kaplan Sterling Investments, 05/2014 to Present

Attorney – Channel Islands Law Group, 03/2015 to Present

Attorney – The Renaissance Law Group, 07/2004 to 03/2015

Institutional Investment Consultant – Hewitt EnnisKnup, 11/2011 to 06/2013

Registered Representative – Quest Capital Strategies, Inc., 10/2013 to 01/2014

Investment Advisor Representative – The Renaissance Group, LLC, 10/1997 to 11/2011

Registered Representative – Linsco/Private Ledger Corp., 10/1997 to 11/2011

Financial Advisor – American Express Financial Advisors, 07/1990 to 10/1997

### *Certified Financial Planner:*

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

### *Chartered Financial Consultant:*

The ChFC designation is conferred by The American College. To earn the credential, each ChFC candidate must take a proctored exam for 6 core and 2 elective courses, have 3 years of full-time business experience within the five years preceding the awarding of the designation, and also complete a minimum of 30 hours of continuing education every two years. More information regarding the CLU is available at <http://www.theamericancollege.edu/financial-planning/chfc-advanced-financial-planning>.

## ITEM 3 - DISCIPLINARY INFORMATION

Russell Charvonia has no disciplinary history to disclose.

## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

In addition to his role with Channel Islands Financial Group, Russell Charvonía is an attorney with Channel Islands Law Group, a P.C.

Russell Charvonía also spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments (“PKS”), a non-affiliated registered broker-dealer. In this capacity, Russell Charvonía may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions he may receive compensation, commissions and/or trailing 12b-1 fees from PKS for products held by Channel Islands’ advisory clients. Receipt of this type of transaction related compensation is a conflict of interest as it gives Russell Charvonía an incentive to recommend investment products based on the additional compensation received. When recommending commissionable products to clients, Russell Charvonía has a duty to only recommend products that are suitable for the client. In all instances, Channel Islands will ensure that the commissions and/or trailing 12b-1 fees that Russell Charvonía receives are disclosed to the client.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Russell Charvonía’s compensation comes from his activities with Channel Islands Financial Group, Channel Islands Law Group, and PKS.

## **ITEM 6 - SUPERVISION**

Michael Snowden supervises the advisory activities of Russell Charvonía. Michael Snowden can be reached by calling (805) 652-6944.

# **Cathy Milligan**

## **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Cathy Milligan**, Investment Advisor Representative, b. 1956

*Education:*

No formal education after high school.

*Business Background:*

Investment Advisor Representative – Channel Islands Financial Group, 05/2014 to Present

Mortgage Broker – Channel Islands Mortgage Services, 03/2015 to Present

Mortgage Broker – Marina Funding Group, 01/1994 to 03/2015

Investment Advisor Representative – The Renaissance Group, LLC, 04/2008 to 05/2014

Registered Representative –Linsco/Private Ledger Corp., 11/2007 to 05/2014

## **ITEM 3 - DISCIPLINARY INFORMATION**

Cathy Milligan has no disciplinary history to disclose.

## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

In addition to her role with Channel Islands Financial Group, Cathy Milligan is a mortgage broker with Channel Islands Mortgage Services. In connection with this activity, Cathy Milligan receives commissions based on loan transactions. If an advisory client utilizes the services of Channel Islands Mortgage Services, any loan commissions paid are separate from and in addition to the advisory fees paid to Channel Islands Financial Group. In all instances, Cathy Milligan will ensure that the commissions that Channel Islands Mortgage Services receives are disclosed to the client.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Cathy Milligan's compensation comes from her activities with Channel Islands Financial Group and Channel Islands Mortgage Services.

## **ITEM 6 - SUPERVISION**

Russell Charvonja supervises the advisory activities of Cathy Milligan. Russell Charvonja can be reached by calling (805) 652-6944.

# Tyler Lang

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Tyler Lang**, Managing Director & Chief Compliance Officer, b. 1979

*Education:*

B.A. Public Policy & Economics - Duke University, North Carolina, 2002

*Business Background:*

Managing Director & Chief Compliance Officer – Lang Advisors LLC, 08/2013 to Present

Managing Director & Chief Compliance Officer – Dynasty Advisor Group, LLC, 06/2014 to Present

Vice President – US Bank Private Client Reserve, 08/2011 to 08/2013

Equity Analyst & Portfolio Manager – Bank of Kentucky, 11/2008 to 08/2011

Principal – Lang Capital Management, 03/2006 to 11/2008

Pension Consultant – Lang, Lang & Co., CPAs, 06/2002 to 09/2006

*Chartered Financial Analyst:*

The Chartered Financial Analyst (“CFA”) designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org>.

*Chartered Market Technician:*

The Chartered Market Technician (“CMT”) designation is sponsored by Market Technicians Association, Inc. To earn a CMT designation, candidates must complete three levels of the CMT examination and have three years of professional analytical or investment management experience. More information regarding the CMT is available at <http://www.mta.org>.

## ITEM 3 - DISCIPLINARY INFORMATION

Tyler Lang has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Lang Advisors LLC, Tyler Lang is Managing Director & Chief Compliance Officer of Dynasty Advisor Group, LLC, which accounts for approximately 40% of his time.

Tyler Lang has ownership interests in the following entities: Nations First Capital, LLC, which leases equipment, trucks, and trailers; and Lang Properties, LLC, which owns various real estate rental properties.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular salary and ownership of Lang Advisors LLC, Tyler Lang may receive compensation from his other ownership interests as noted above in Item 4.

## **ITEM 6 - SUPERVISION**

Tyler Lang is a Managing Director of Lang Advisors LLC. To the extent required by Lang Advisors LLC's Code of Ethics, Evan Lang, Managing Director, reviews Tyler Lang's personal trading. Evan Lang can be reached at (714) 380-6200.



# **Evan Lang**

## **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Evan Lang**, Managing Director, b. 1973

### *Education:*

B.A. – University of California, Los Angeles

### *Business Background:*

Managing Director – Lang Advisors LLC, 11/2013 to Present

Managing Director – Dynasty Advisor Group, LLC, 06/2014 to Present

Partner – The Dominus Group, 09/2012 to Present

Retirement Plan Consultant and Administrator – Lang, Lang & Co., CPAs, 09/2008 to Present

Member, Investment Advisor Representative – The Renaissance Group, LLC, 10/2011 to 11/2013

Registered Representative, Investment Advisor Representative – LPL Financial LLC, 01/2011 to 11/2013

Managing Member – Nationwide Funding, LLC, 06/1998 to 07/2008

## **ITEM 3 - DISCIPLINARY INFORMATION**

Evan Lang has no disciplinary history to disclose.

## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

In addition to his role with Lang Advisors, Evan Lang is Managing Director of Dynasty Advisor Group, LLC, which accounts for less than 5% of his time. Evan Lang serves as a Retirement Plan Consultant and Administrator with Lang, Lang & Co., CPAs, which accounts for less than 10% of his time. Evan Lang also serves as a Manager to Nations First Capital, LLC, which accounts for approximately 30% of his time.

Evan Lang has ownership interests in the following entities: Nations First Capital, LLC, which leases equipment, trucks, and trailers; and Lang Properties, LLC, which owns various real estate rental properties.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular salary and ownership of Lang Advisors, Evan Lang may receive compensation from his other business activities and his other ownership interests as noted above in Item 4.

## **ITEM 6 - SUPERVISION**

Evan Lang is a Managing Director of Lang Advisors LLC. To the extent required by Lang Advisors LLC's Code of Ethics, Tyler Lang, Managing Director, reviews Evan Lang's personal trading. Tyler Lang can be reached at (859) 322-4478.