

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

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

# **Grupp Financial LLC**

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

*for*

### **Michael John Estrada**

Personal CRD Number: 6246101

Investment Adviser Representative

Grupp Financial LLC  
2100 Northwest Blvd., Suite 310  
Coeur d'Alene, ID 83814  
(208) 618-9191  
[michael@gruppfinancial.com](mailto:michael@gruppfinancial.com)

UPDATED: 08/08/2018

## Item 2: Educational Background and Business Experience

**Name:** Michael John Estrada      **Born:** 1971

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

#### **Education:**

Master of Arts Counseling, Franciscan University, Steubenville, OH - 1998

Bachelor of Science Human Services, California State University, Fullerton, CA - 1995

Cannon Trust I, Cannon Trust II, and Cannon Trust III, Cannon Financial Institute, Hilton Head, SC - 2011 & 2012

Certified Trust and Financial Advisor™ (CTFA™) designee by American Bankers Association - 2012

Investment Management II, Cannon Financial Institute, Hilton Head, SC - 2015

Accredited Fiduciary Investment Manager™ (AFIM™) designee by Cannon Financial Institute, 2015

Accredited Investment Fiduciary® (AIF®) designee training through fi360, San Francisco, CA - 2015

Accredited Investment Fiduciary® (AIF®) designee through fi360, 2015

#### **Business Background:**

06/ 2016 - Present	Private Client Manager Grupp Fiduciary Services, LLC
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09/ 2013 - Present	Investment Adviser Representative Grupp Financial LLC
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05/2012 – Present

Private Client Manager  
Grupp Financial LLC

04/2007 - Present

Private Client Manager  
Grupp Law Firm, PLLC

06/1999 - 03/2007

Supervising Children's Social Worker  
Los Angeles County Departement of Children and  
Families

### **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**

Michael John Estrada is a Private Client Manager for The Grupp Law Firm, PLLC, in Coeur d'Alene, Idaho. He is not a lawyer. In his capacity as Private Client Manager he assists in carrying out the legal advice and recommendations of the lawyers of the firm. Grupp Financial LLC always acts in the best interest of the client. Clients are in no way required to implement the plan through any representative of Grupp Financial LLC.

Michael John Estrada is a Private Client Manager for Grupp Fiduciary Services LLC, which provides administrative services to single family private trust companies in Wyoming. Grupp Financial LLC always acts in the best interest of the client. Clients are in no way required to implement the plan through any representative of Grupp Financial LLC.

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

Other than salary, annual bonuses, or regular bonuses, Michael John Estrada does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Grupp Financial LLC.

## **Item 6: Supervision**

As a representative of Grupp Financial LLC, Michael John Estrada works closely with supervisor Matthew Peter Grupp, and all advice provided to clients is reviewed by this supervisor prior to implementation. Matthew Peter Grupp can be reached at (208) 618-9191. Michael John Estrada 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.

## **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by ID State securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Michael John Estrada has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Michael John Estrada has NOT been the subject of a bankruptcy petition in the past ten years.