

This brochure supplement provides information about Benjamin Alexander Williams that supplements the BDT & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Benjamin Alexander Williams if you did not receive BDT & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Alexander Williams is also available on the SEC's website at www.adviserinfo.sec.gov.

BDT & Associates, Inc.

d/b/a Invicta Financial Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Benjamin Alexander Williams

Personal CRD Number: 6250332

Investment Adviser Representative

BDT & Associates, Inc.
2615 East 24th Street, Suite 2
Yuma, AZ 85365
(928) 344-8000
ben@invictafg.com

UPDATED: 11/15/2018

Item 2: Educational Background and Business Experience

Name: Benjamin Alexander Williams

Born: 1984

Educational Background and Professional Designations:

Education:

Bachelor of Science Personal Finance, Winthrop University - 2013

Business Background:

05/2018 - Present	Investment Adviser Representative BDT & Associates, Inc.
01/2014 – 05/2018	Financial Advisor BDT & Associates, Inc.
01/2014 – 09/2018	Investment Adviser Representative Cambridge Investment Research Advisors, Inc.
05/2013 - 01/2014	Unemployed Unemployed
05/2011 - 05/2013	Full-Time Student Winthrop University
05/2010 - 04/2011	Full-Time Student York Technical College
02/2008 - 03/2010	Electronics Technician Westinghouse Electric Company
12/2002 - 12/2007	Aviation Electronics Technician United States Marine Corps

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

Benjamin Alexander Williams is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. BDT & Associates, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of BDT & Associates, Inc. in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Benjamin Alexander Williams does not receive any economic benefit from any person, company, or organization, other than BDT & Associates, Inc. in exchange for providing clients advisory services through BDT & Associates, Inc.

Item 6: Supervision

As a representative of BDT & Associates, Inc., Benjamin Alexander Williams is supervised by Kimberly K. Davis, the firm's Chief Compliance Officer. Kimberly K. Davis is responsible for ensuring that Benjamin Alexander Williams adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Kimberly K. Davis is (928) 344-8000.

Item 7: Requirements For State Registered Advisers

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

- A. Benjamin Alexander Williams 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. Benjamin Alexander Williams has not been the subject of a bankruptcy petition.