

This brochure supplement provides information about Barry Douglas Todd that supplements the BDT & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Barry Douglas Todd 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 Barry Douglas Todd 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

Barry Douglas Todd

Personal CRD Number: 4506777

Investment Adviser Representative

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

UPDATED: 11/28/2018

Item 2: Educational Background and Business Experience

Name: Barry Douglas Todd **Born:** 1962

Educational Background and Professional Designations:

Education:

Masters of Science Business Administration, William Carey University - 2000
Bachelor of Science HR Management, Troy State University - 1995

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

05/2018 – Present	Investment Adviser Representative BDT & Associates, Inc.
08/2007 - Present	Managing Member BDT & Associates, Inc.
05/2011 – 08/2018	Investment Advisor Representative Cambridge Investment Research Advisors, Inc.
02/2008 - 05/2011	Investment Advisor Representative Cambridge Legacy Group

Business Background (con't):

02/2008 - 10/2008

Financial Advisor
Cambridge Legacy Group

03/2002 - 02/2008

Financial Advisor
First Command Financial Planning

Item 3: Disciplinary Information

Barry Douglas Todd, the CEO, was assaulted on 2/28/2014 and had to defend himself. Subsequently, his assailant was shot. Mr. Todd was charged with First-Degree Attempted Murder and 2 charges for Aggravated Assault. The entire incident was on video and the court dismissed all charges with prejudice due to self-defense and lack of probable cause. All information has been disclosed to the SEC and is noted in the broker check.

Item 4: Other Business Activities

Barry Douglas Todd is a licensed insurance agent of Barry Douglas Todd, Sole Proprietor since March 2002. He is an independent insurance agent that sells and services for P&C, Health and life insurance. 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. Barry Douglas Todd receives \$25,000 in compensation yearly for this activity and spends 16 - 20 hours per month on this activity.

Barry Douglas Todd is the owner and CEO of BDT & Associated Insurance Services since March 2012. BDT & Associated Insurance Services was set up as a tradename of BDT & Associates and was established to be setup as a general agency. Barry Douglas Todd receives no compensation for this activity and does not spend any time on this activity.

Barry Douglas Todd is a manager of BDT, LLC since April 2011. This is a subsidiary of BDT, LLC which is a commercial real estate holdings company. This has no business with BDT & Associates, Inc., advisory services. No control or custody over client funds. Barry Douglas Todd receives no compensation for this activity and spends 2 hours per month on this activity.

Barry Douglas Todd is a consultant and owner of Affluent Advising, LLC. since March 2014. This is a consulting business on the management of organizations. No custody or control over funds or property. Barry Douglas Todd receives no compensation for this activity and spends 4 hours per month on this activity.

Barry Douglas Todd is the manager of BDT Real Estate, LLC. since March 2011. This is a personal commercial real estate holding company and he does not carry a real estate license. This business has no business relationship to BDT & Associates, Inc. Advisory Services. No custody or control over client funds. Barry Douglas Todd receives no compensation for this activity and spends 2 hours per month on this activity.

Barry Douglas Todd is the co-owner with his wife of BVMC Creation Properties, LLC. since December 2015. This is a real estate holding company where they purchase and rent properties (single family homes). They do not rent to clients of BDT & Associates, Inc. Barry Douglas Todd receives \$15,000 in compensation yearly for this activity and spends 1 -2 hours per month on this activity.

Barry Douglas Todd is the trustee of the Barry D. Todd and Virginia M. Todd revocable living trust since July 2006. This is their own personal trust. Barry Douglas Todd receives no compensation for this activity and spends 1 hour per month on this activity.

Item 5: Additional Compensation

Barry Douglas Todd 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., Barry Douglas Todd is supervised by Kimberly K. Davis, the firm's Chief Compliance Officer. Kimberly K. Davis is responsible for ensuring that Barry Douglas Todd 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. Barry Douglas Todd 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. Barry Douglas Todd has not been the subject of a bankruptcy petition.