

**Item 1: Cover Page  
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February 2018**

**Elizabeth (“Betsy”) Lewis**



**Waterfront Financial Management**

**9615 Levin Road NW, Suite 100  
Silverdale, WA 98383  
[www.WaterfrontFM.com](http://www.WaterfrontFM.com)**

**Firm Contact:  
Melinda Huish  
Chief Compliance Officer**

This brochure supplement provides information about Ms. Lewis that supplements our brochure. You should have received a copy of that brochure. Please contact Ms. Huish at (360) 692-9000 if you did not receive Waterfront Financial Management LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Lewis is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #6496681.

## Item 2: Educational Background & Business Experience

**Betsy Ann Lewis**  
**Year of Birth:** 1980

### **Educational Background:**

- 2002: Arizona State University; Bachelor of Business Administration in Commercial Real Estate

### **Business Background:**

- 09/2017 – Present Waterfront Financial Management LLC; Client Services Manager
- 09/2015 – 09/2017 H.D. Vest Investment Services (dba Waterfront Financial Management); Registered Representative
- 12/2013 – 09/2014 Lexus Carlsbad; Contract Clerk
- 08/2013 – 12/2013 Office Team, a Robert Half Company; Administrator

### **Exams, Licenses & Other Professional Designations:**

- 2016: Series 7 & 66 Exams

## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Ms. Lewis.

## Item 4: Other Business Activities

Ms. Lewis does not have any outside business activities to report.

## Item 5: Additional Compensation

Ms. Lewis does not receive any other economic benefit for providing advisory services in addition to advisory fees.

## Item 6: Supervision

Ms. Huish supervises and monitors Ms. Lewis' activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ms. Huish if you have any questions about Ms. Lewis' brochure supplement at (360) 692-9000.

## Item 7: Requirements for State-Registered Advisers

Ms. Huish has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

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**Craig Huish**



**Waterfront Financial Management**

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Melinda Huish  
Chief Compliance Officer**

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## Item 2: Educational Background & Business Experience

**Craig Ball Huish**

**Year of Birth:** 1958

### **Educational Background:**

- 1983: Brigham Young University; Bachelor of Science in Accounting
- 1984: Brigham Young University; Master of Business Administration in Accounting

### **Business Background:**

- 09/2017 – Present Waterfront Financial Management LLC; Managing Partner
- 02/2001 – 09/2017 H.D. Vest Investment Services (dba Waterfront Financial Management); Investment Adviser Representative & Registered Representative
- 02/2001 – 01/2016 Craig Huish, CPA; Certified Public Accountant

### **Exams, Licenses & Other Professional Designations:**

- 1984: Certified Public Accountant (CPA)
- 2001: Series 7 & 66 Exams
- 2008: WA Insurance Licensed (WA0IC #188549)

CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, CPAs are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Mr. Huish.

## Item 4: Other Business Activities

Mr. Huish is a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable sales may create an incentive to recommend products based on the compensation earned. Mr. Huish spends approximately 10% of his time with this outside business activity.

Mr. Huish is a Certified Public Accountant and owner of West Sound CPA, LLC. In such capacity, he may also provide income tax preparation or accounting services. These services are independent of our firm's financial planning and investment advisory services and are governed under a separate

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engagement agreement. Clients have the option of engaging our representative for tax preparation or accounting services, however, they are under no obligation to do so.

Mr. Huish is the Managing Member of several property management entities, Huish Silverdale Building, LLC, JFC Holdings, LLC and Kitsap Crest, LLC. Clients of our firm will not be solicited to invest in these entities. Mr. Huish spends approximately 1% of his time with this outside business activity.

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

Mr. Huish does not receive any other economic benefit for providing advisory services in addition to advisory fees.

#### **Item 6: Supervision**

Ms. Huish supervises and monitors Mr. Huish's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ms. Huish if you have any questions about Mr. Huish's brochure supplement at (360) 692-9000.

#### **Item 7: Requirements for State-Registered Advisers**

Mr. Huish has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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**Garrett Dastrup**



**Waterfront Financial Management**

**9615 Levin Road NW, Suite 100  
Silverdale, WA 98383  
[www.WaterfrontFM.com](http://www.WaterfrontFM.com)**

**Firm Contact:  
Melinda Huish  
Chief Compliance Officer**

This brochure supplement provides information about Mr. Dastrup that supplements our brochure. You should have received a copy of that brochure. Please contact Ms. Huish at (360) 692-9000 if you did not receive Waterfront Financial Management LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Dastrup is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #4962662.

## Item 2: Educational Background & Business Experience

**Garrett Douglas Dastrup**

**Year of Birth:** 1982

### **Educational Background:**

- 2008: University of Utah; Honors Bachelor of Science in Economics

### **Business Background:**

- 09/2017 – Present Waterfront Financial Management LLC; Chief Investment Officer
- 01/2017 – 09/2017 H.D. Vest Investment Services (dba Waterfront Financial Management); Registered Representative
- 01/2017 – 09/2017 H.D. Vest Insurance Agency; Agent
- 01/2017 – 09/2017 H.D. Vest Advisory Services; Investment Advisor
- 08/2011 – 12/2016 Principal Securities, Inc; Senior Sales Representative
- 05/2010 – 08/2011 Trustmont Financial Group, Inc; Investment Operations Manager
- 08/2008 – 04/2010 Fisher Investments; Investment Counselor
- 08/2006 – 08/2008 Fidelity Brokerage Services, LLC; Investment Representative

### **Exams, Licenses & Other Professional Designations:**

- 2005: Series 7 Exam
- 2006: Series 63 Exam
- 2007: Series 66 Exam
- 2008: WA Insurance Licensed (WAOIC #791616)
- 2015: Chartered Financial Analyst (CFA®)

The CFA® charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA® Institute — the largest global association of investment professionals. To earn the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA® Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. The CFA® Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA® charter, visit [www.CFAinstitute.org](http://www.CFAinstitute.org).

## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Mr. Dastrup.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

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

Mr. Dastrup is a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable sales may create an incentive to recommend products based on the compensation earned. Mr. Dastrup spends approximately 10% of his time with this outside business activity.

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

Mr. Dastrup does not receive any other economic benefit for providing advisory services in addition to advisory fees.

#### **Item 6: Supervision**

Ms. Huish supervises and monitors Mr. Dastrup's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ms. Huish if you have any questions about Mr. Dastrup's brochure supplement at (360) 692-9000.

#### **Item 7: Requirements for State-Registered Advisers**

Mr. Dastrup has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.



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**Melinda Huish**



**Waterfront Financial Management**

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[www.WaterfrontFM.com](http://www.WaterfrontFM.com)**

**Firm Contact:  
Melinda Huish  
Chief Compliance Officer**

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## Item 2: Educational Background & Business Experience

**Melinda Beth Huish**

**Year of Birth:** 1958

### **Educational Background:**

- 1980: Brigham Young University; Bachelor of Arts in Business Management

### **Business Background:**

- 09/2017 – Present Waterfront Financial Management LLC; Managing Member, Chief Compliance Officer, Investment Advisor
- 09/1995 – 09/2017 H.D. Vest Investment Services (dba Waterfront Financial Management); Investment Adviser Representative & Registered Representative
- 03/2004 – 06/2006 Portfolio Strategies, Inc; Marketing Manager

### **Exams, Licenses & Other Professional Designations:**

- 1995: Series 63 Exam
- 1996: Series 6 Exam
- 1997: Series 62 Exam
- 1999: Series 7 & 65 Exams

## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Ms. Huish.

## Item 4: Other Business Activities

Ms. Huish is the Managing Member of several property management entities, Huish Silverdale Building, LLC, JFC Holdings, LLC and Kitsap Crest, LLC. Clients of our firm will not be solicited to invest in these entities.

## Item 5: Additional Compensation

Ms. Huish does not receive any other economic benefit for providing advisory services in addition to advisory fees.

## Item 6: Supervision

Mr. Huish supervises and monitors Ms. Huish's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Huish if you have any questions about Ms. Huish's brochure supplement at (360) 692-9000.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

### **Item 7: Requirements for State-Registered Advisers**

Ms. Huish has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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**Sarah Homec**



**Waterfront Financial Management**

**6150 E Roland Street  
Mesa, AZ 85215  
[www.WaterfrontFM.com](http://www.WaterfrontFM.com)**

**Firm Contact:  
Melinda Huish  
Chief Compliance Officer**

This brochure supplement provides information about Ms. Homec that supplements our brochure. You should have received a copy of that brochure. Please contact Ms. Huish at (360) 692-9000 if you did not receive Waterfront Financial Management LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Homec is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #5040611.

## Item 2: Educational Background & Business Experience

**Sarah Marie Homec**

**Year of Birth:** 1983

### **Educational Background:**

- 2005: Brigham Young University; Bachelor of Arts in English

### **Business Background:**

- 09/2017 – Present Waterfront Financial Management LLC; Trading Specialist
- 12/2012 – 09/2017 H.D. Vest Investment Services (dba Waterfront Financial Management); Registered Representative
- 12/2012 – 09/2017 H.D. Vest Advisory Services; Investment Advisor
- 11/2014 – 10/2016 Mommy Mailbox; Owner
- 06/2009 – 11/2012 Morgan Stanley Smith Barney; Assistant
- 09/2008 – 11/2012 Morgan Stanley; Assistant
- 09/2006 – 09/2008 Merrill Lynch, Pierce, Fenner & Smith; Assistant

### **Exams, Licenses & Other Professional Designations:**

- 2007: Series 7 & 66 Exams

## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Ms. Homec.

## Item 4: Other Business Activities

Ms. Homec does not have any outside business activities to report.

## Item 5: Additional Compensation

Ms. Homec does not receive any other economic benefit for providing advisory services in addition to advisory fees.

## Item 6: Supervision

Ms. Huish supervises and monitors Ms. Homec's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ms. Huish if you have any questions about Ms. Homec's brochure supplement at (360) 692-9000.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

### **Item 7: Requirements for State-Registered Advisers**

Ms. Homec has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.