

ROBERT MULCAHY

ROYAL OAK FINANCIAL ADVISORS, LLC
1709 CROOKS ROAD
ROYAL OAK, MI 48067
(248) 709-6134

FIRM SUPPLEMENTAL BROCHURE
ADV PART 2B
NOVEMBER 20, 2018

This Brochure Supplement provides information about Robert Mulcahy that supplements Royal Oak Financial Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Mulcahy at (248) 709-6134 if you did not receive Royal Oak Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Mulcahy is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Mulcahy is 2661332.

Item 2 – Educational Background and Business Experience

Robert Mulcahy

Born: 1968

Education:

University of Detroit – 1987

Michigan State University – 1988 to 1990

Business Background:

Royal Oak Financial Advisors, LLC – November 2017 to Present

- Managing Member
- Investment Adviser Representative

Mulcahy Financial – June 2009 to Present

- Owner

Capital Asset Advisory Services – March 2009 to Present

- Investment Adviser Representative

Regulus Advisors, LLC – November 2017 to November 2018

- Registered Representative

WFG Investments, Inc. – June 2015 to September 2017

- Registered Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the *supervised person*
 1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any *felony*; (b) a *misdemeanor* that *involved* investments or an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal *proceeding* that involves an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation; or

4. was the subject of any *order*, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the *supervised person* from engaging in any *investment-related* activity, or from violating any *investment-related* statute, rule, or *order*.

Mr. Mulcahy has no information applicable to this item.

B. An administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation and was the subject of an *order* by the agency or authority
 - i. denying, suspending, or revoking the authorization of the *supervised person* to act in an *investment-related* business;
 - ii. barring or suspending the *supervised person's* association with an *investment-related* business;
 - iii. otherwise significantly limiting the *supervised person's investment-related* activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the *supervised person*.

Mr. Mulcahy has no information applicable to this item.

C. A *self-regulatory organization (SRO) proceeding* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of the *SRO's* rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from *investment-related* activities; or (iii) fined more than \$2,500.

Mr. Mulcahy has no information applicable to this item.

D. Any other *proceeding* in which a professional attainment, designation, or license of the *supervised person* was revoked or suspended because of a violation of rules relating to professional conduct. If the *supervised person* resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding* (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Mulcahy has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Mulcahy is an investment adviser representative for Capital Asset Advisory Service, LLC. He provides asset management services through this company. He spends approximately 40 hours per month on this activity. This is a conflict of interest because the fees and commissions he receives as an investment adviser representative are separate from the fees outlined in the firm's ADV Part 2A. However, Mr. Mulcahy attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing client's that they are never obligated to purchase these services through him.

Mr. Mulcahy a licensed independent insurance agent, and he may recommend insurance products to the firm's clients. He spends approximately one to two hours per month on this activity. This service pays him commissions that are separate from the investment adviser's fees outlined in Item 5 of the firm's ADV Part 2A. The commissions give him a financial incentive to recommend and sell insurance products to clients. Mr. Mulcahy attempts to mitigate any conflicts of interest to the best of his ability by acting in the client's best interest through his fiduciary duty and the implementation of policies and procedures that address the conflict. Additionally, the client is never obligated to purchase recommended insurance products through Mr. Mulcahy.

Item 5 – Additional Compensation

Mr. Mulcahy does not receive any additional compensation.

Item 6 – Supervision

Mr. Mulcahy is co-owner and Chief Compliance Officer of the firm. As a result, he has no internal supervision placed over her. He is however bound by the firm's Code of Ethics and policies and procedures. Mr. Mulcahy can be reached at (248) 709-6134.

Item 7 – Requirements for State-Registered Advisers

A. Mr. Mulcahy 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. Mr. Mulcahy has not been the subject of a bankruptcy petition at any time.

BRIAN R. BRANCH

ROYAL OAK FINANCIAL ADVISORS, LLC
1709 CROOKS ROAD
ROYAL OAK, MI 48067
(248) 709-6134

FIRM SUPPLEMENTAL BROCHURE
ADV PART 2B
MARCH 28, 2018

This Brochure Supplement provides information about Brian R. Branch that supplements Royal Oak Financial Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Branch at (248) 709-6134 if you did not receive Royal Oak Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Brian R. Branch is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Branch is 5087618.

Item 2 – Educational Background and Business Experience

Brian R. Branch

Born: 1960

Education:

Michigan State University – B.A. in Finance – 1984

Business Background:

Royal Oak Financial Advisors, LLC – March 2018 to Present

– Investment Adviser Representative

Capital Asset Advisory Services, LLC – May 2011 to February 2018

– Investment Adviser Representative

WFG Investments, Inc. – July 2015 to February 2018

– Registered Representative

Raymond James Financial Services – October 2012 to January 2016

– Financial Adviser

Raymond James Financial Services Advisors, Inc. – October 2012 to January 2016

– Investment Adviser Representative

Chrispat, LLC – October 2012 to January 2016

– Investment Adviser

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the *supervised person*
 1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any *felony*; (b) a *misdemeanor* that *involved* investments or an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal *proceeding* that involves an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation; or

4. was the subject of any *order*, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the *supervised person* from engaging in any *investment-related* activity, or from violating any *investment-related* statute, rule, or *order*.

Mr. Branch has no information applicable to this item.

B. An administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation and was the subject of an *order* by the agency or authority
 - i. denying, suspending, or revoking the authorization of the *supervised person* to act in an *investment-related* business;
 - ii. barring or suspending the *supervised person's* association with an *investment-related* business;
 - iii. otherwise significantly limiting the *supervised person's investment-related* activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the *supervised person*.

Mr. Branch has no information applicable to this item.

C. A *self-regulatory organization (SRO) proceeding* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of the *SRO's* rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from *investment-related* activities; or (iii) fined more than \$2,500.

Mr. Branch has no information applicable to this item.

D. Any other *proceeding* in which a professional attainment, designation, or license of the *supervised person* was revoked or suspended because of a violation of rules relating to professional conduct. If the *supervised person* resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding* (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Branch has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Branch is a licensed independent insurance agent and may recommend insurance products to the firm's clients. He spends approximately 15 hours per month on this activity. This service pays him commissions that are separate from the investment adviser's fees outlined in Item 5 of the firm's ADV Part 2A. The commissions give him a financial incentive to recommend and sell insurance products to clients. Mr. Branch attempts to mitigate any conflicts of interest to the best of his ability by acting in the client's best interest through his fiduciary duty and the implementation of policies and procedures that address the conflict. Additionally, the client is never obligated to purchase recommended insurance products through Mr. Branch.

Item 5 – Additional Compensation

Mr. Branch does not receive any additional compensation.

Item 6 – Supervision

Mr. Branch is supervised by Paul Erickson and Robert Mulcahy, the firm's Managing Members. Mr. Erickson and Mr. Mulcahy review all new accounts opened by Mr. Branch. They can be reached at (248) 709-6134.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Branch 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. Mr. Branch has not been the subject of a bankruptcy petition at any time.

JOHN M. DYER

ROYAL OAK FINANCIAL ADVISORS, LLC
1709 CROOKS ROAD
ROYAL OAK, MI 48067
(248) 709-6134

FIRM SUPPLEMENTAL BROCHURE
ADV PART 2B
MAY 3, 2018

This Brochure Supplement provides information about John M. Dyer that supplements the Royal Oak Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Mr. Dyer at (248) 709-6134 if you did not receive Royal Oak Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about John M. Dyer is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Dyer is 4980762.

Item 2 – Educational Background and Business Experience

John M. Dyer

Born: 1980

Education:

Michigan State University – Bachelor of Arts in Economics – 2003

Chartered Retirement Planning Counselor, CRPC® - 2014

Issued By: College for Financial Planning

Prerequisites/Experience Required: None

Educational Requirements: Online instructor led or self-study course

Examination Type: Final Designation exam (online, closed-book, proctored)

Continuing Education Requirements: 16 hours every two years

Business Background:

Royal Oak Financial Advisors, LLC – May 2018 to Present

– Investment Adviser Representative

Ameriprise Financial Services, Inc – June 2005 to May 2018

– Registered Representative

IDS Life Insurance Company – June 2005 to July 2006

– Paraplanner

United Capital Partners – March 2005 to June 2005

– Practice Manager

Virtual Management Solutions – January 2004 to March 2005

– Virtual Manager

Item 3 – Disciplinary Information

Registered investment adviser representatives are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the *supervised person*
 - 1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any *felony*; (b) a *misdemeanor* that *involved* investments or an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 - 2. is the named subject of a pending criminal *proceeding* that involves an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

3. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation; or
4. was the subject of any *order*, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the *supervised person* from engaging in any *investment-related* activity, or from violating any *investment-related* statute, rule, or *order*.

Mr. Dyer has no information applicable to this item.

- B. An administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which the *supervised person*
1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
 2. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation and was the subject of an *order* by the agency or authority
 - i. denying, suspending, or revoking the authorization of the *supervised person* to act in an *investment-related* business;
 - ii. barring or suspending the *supervised person's* association with an *investment-related* business;
 - iii. otherwise significantly limiting the *supervised person's investment-related* activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the *supervised person*.

Mr. Dyer has no information applicable to this item.

- C. A *self-regulatory organization (SRO) proceeding* in which the *supervised person*
1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
 2. was *found* to have been *involved* in a violation of the *SRO's* rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from *investment-related* activities; or (iii) fined more than \$2,500.

Mr. Dyer has no information applicable to this item.

- D. Any other *proceeding* in which a professional attainment, designation, or license of the *supervised person* was revoked or suspended because of a violation of rules relating to professional conduct. If the *supervised person* resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding* (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Dyer has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Dyer is a licensed independent insurance agent and may recommend insurance products to the firm's clients. He spends approximately 10 hours per month on this activity. This is a conflict of interest because the commissions paid by the insurance products give Mr. Dyer a financial incentive to recommend and sell them to clients. It is important to note that the fees and commissions are separate from the fees outlined in the firm's ADV Part 2A. However, Mr. Dyer attempts to mitigate any conflicts of interest to the best of his ability by placing the clients interest ahead of his own, through his fiduciary duty and by informing client's that they are never obligated to purchase insurance through him.

Item 5 – Additional Compensation

Mr. Dyer does not receive any additional compensation.

Item 6 – Supervision

Mr. Dyer is supervised by Paul Erickson and Robert Mulcahy, the firm's Managing Members. Mr. Erickson and Mr. Mulcahy review all new accounts opened by Mr. Dyer. They can be reached at (248) 709-6134.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Dyer 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. Mr. Dyer has NOT been the subject of a bankruptcy petition at any time.

PAUL E. ERICKSON

ROYAL OAK FINANCIAL ADVISORS, LLC
1709 CROOKS ROAD
ROYAL OAK, MI 48067
(248) 709-6134

FIRM SUPPLEMENTAL BROCHURE
ADV PART 2B
MARCH 28, 2018

This Brochure Supplement provides information about Paul Erickson that supplements Royal Oak Financial Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Erickson at (248) 709-6134 if you did not receive Royal Oak Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Erickson is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Erickson is 5157556.

Item 2 – Educational Background and Business Experience

Paul E. Erickson

Born: 1972

Education:

Sacred Heart Seminary – Bachelor of Science – 1997

University of Notre Dame – Masters in Business Administration – 2005

Business Background:

Royal Oak Financial Advisors, LLC – November 2017 to Present

- Managing Member
- Investment Adviser Representative

Capital Asset Advisory Services, LLC – May 2011 to March 2018

- Investment Adviser Representative

WFG Investments, Inc. – July 2015 to April 2016

- Registered Representative

Invest Financial Corp – May 2011 to July 2015

- Registered Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the *supervised person*
 - 1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any *felony*; (b) a *misdemeanor* that *involved* investments or an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 - 2. is the named subject of a pending criminal *proceeding* that involves an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 - 3. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation; or
 - 4. was the subject of any *order*, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the *supervised person* from engaging in any

investment-related activity, or from violating any *investment-related* statute, rule, or *order*.

Mr. Erickson has no information applicable to this item.

B. An administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation and was the subject of an *order* by the agency or authority
 - i. denying, suspending, or revoking the authorization of the *supervised person* to act in an *investment-related* business;
 - ii. barring or suspending the *supervised person's* association with an *investment-related* business;
 - iii. otherwise significantly limiting the *supervised person's investment-related* activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the *supervised person*.

Mr. Erickson has no information applicable to this item.

C. A *self-regulatory organization (SRO) proceeding* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of the *SRO's* rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from *investment-related* activities; or (iii) fined more than \$2,500.

Mr. Erickson has no information applicable to this item.

D. Any other *proceeding* in which a professional attainment, designation, or license of the *supervised person* was revoked or suspended because of a violation of rules relating to professional conduct. If the *supervised person* resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding* (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Erickson has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Erickson is an investment adviser representative for Capital Asset Advisory Service, LLC. He provides asset management services through this company. He spends approximately 40 hours per month on this activity. This is a conflict of interest because the fees and commissions he receives as an investment adviser representative are separate from the fees outlined in the firm's ADV Part 2A. However, Mr. Erickson attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing client's that they are never obligated to purchase these services through him.

Mr. Erickson is a licensed independent insurance agent and owner of Alpha Asset Advisors. He may recommend insurance products to the firm's clients. He spends approximately 40 hours per month on this activity. This service pays him commissions that are separate from the investment adviser's fees outlined in Item 5 of the firm's ADV Part 2A. The commissions give him a financial incentive to recommend and sell insurance products to clients. Mr. Erickson attempts to mitigate any conflicts of interest to the best of his ability by acting in the client's best interest through his fiduciary duty and the implementation of policies and procedures that address the conflict. Additionally, the client is never obligated to purchase recommended insurance products through Mr. Erickson.

Item 5 – Additional Compensation

Mr. Erickson does not receive any additional compensation.

Item 6 – Supervision

Ms. Erickson is co-owner of the firm. As a result, he has no internal supervision placed over him. He is however bound by the firm's Code of Ethics and policies and procedures. Mr. Erickson can be reached at (248) 709-6134.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Erickson 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. Mr. Erickson has not been the subject of a bankruptcy petition at any time.

JAMES B. WESTWOOD

ROYAL OAK FINANCIAL ADVISORS, LLC
1709 CROOKS ROAD
ROYAL OAK, MI 48067
(248) 709-6134

FIRM SUPPLEMENTAL BROCHURE
ADV PART 2B
MARCH 28, 2018

This Brochure Supplement provides information about James B. Westwood that supplements Royal Oak Financial Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Westwood at (248) 709-6134 if you did not receive Royal Oak Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about James B. Westwood is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Westwood is 2241415.

Item 2 – Educational Background and Business Experience

James B. Westwood

Born: 1948

Education:

Olivet College – B.A. in Economics and Business Administration – 1972

Business Background:

Royal Oak Financial Advisors, LLC – March 2018 to Present

– Investment Adviser Representative

Alpha Asset Advisors – May 2011 to Present

– Owner

– Licensed Insurance Agent

Capital Asset Advisory Services, LLC – May 2011 to March 2018

– Investment Adviser Representative

WFG Investments, Inc. – July 2015 to March 2018

– Registered Representative

Invest Financial Corporation – May 2011 to July 2015

– Registered Representative

Wachovia Securities, LLC – April 1995 to May 2011

– Financial Advisor

Merril Lynch, Pierce, Fenner & Smith – April 1991 to May 2011

– Financial Consultant

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. These include the following:

- A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the *supervised person*
 1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any *felony*; (b) a *misdemeanor* that *involved* investments or an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal *proceeding* that involves an *investment-related* business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

3. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation; or
4. was the subject of any *order*, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the *supervised person* from engaging in any *investment-related* activity, or from violating any *investment-related* statute, rule, or *order*.

Mr. Westwood has no information applicable to this item.

B. An administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation and was the subject of an *order* by the agency or authority
 - i. denying, suspending, or revoking the authorization of the *supervised person* to act in an *investment-related* business;
 - ii. barring or suspending the *supervised person's* association with an *investment-related* business;
 - iii. otherwise significantly limiting the *supervised person's investment-related* activities; or
 - iv. imposing a civil money penalty of more than \$2,500 on the *supervised person*.

Mr. Westwood has no information applicable to this item.

C. A self-regulatory organization (SRO) *proceeding* in which the *supervised person*

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or
2. was *found* to have been *involved* in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from *investment-related* activities; or (iii) fined more than \$2,500.

Mr. Westwood has no information applicable to this item.

D. Any other *proceeding* in which a professional attainment, designation, or license of the *supervised person* was revoked or suspended because of a violation of rules relating to professional conduct. If the *supervised person* resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding* (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event.

Mr. Westwood has no information applicable to this item.

Item 4 – Other Business Activities

Mr. Westwood is owner and a licensed independent insurance agent of Alpha Asset Advisors. He may recommend insurance products to the firm's clients. He spends approximately 10 hours per month on this activity. This service pays him commissions that are separate from the investment adviser's fees outlined in Item 5 of the firm's ADV Part 2A. The commissions give him a financial incentive to recommend and sell insurance products to clients. Mr. Westwood attempts to mitigate any conflicts of interest to the best of his ability by acting in the client's best interest through his fiduciary duty and the implementation of policies and procedures that address the conflict. Additionally, the client is never obligated to purchase recommended insurance products through Mr. Westwood.

Mr. Westwood is a trustee of David Skala Irrevocable Life Insurance Trust. He devotes less than an hour of his time on this non-investment related business activity.

Item 5 – Additional Compensation

Mr. Westwood does not receive any additional compensation.

Item 6 – Supervision

Mr. Westwood is supervised by Paul Erickson and Robert Mulcahy, the firm's Managing Members. Mr. Erickson and Mr. Mulcahy review all new accounts opened by Mr. Westwood. They can be reached at (248) 709-6134.

Item 7 – Requirements for State-Registered Advisers

- A. Mr. Westwood 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. Mr. Westwood has not been the subject of a bankruptcy petition at any time.

