

**Item 1. Cover Page**

# **West Financial Advisors, LLC**

## **Part 2 Form ADV: Firm Brochure**

This brochure provides information about the qualifications and business practices of West Financial Advisors, LLC (WFA, we, us, the firm). If you have any questions about the contents of this brochure, please contact us at 515-284-1011. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

WFA is a Registered Investment Adviser. Registration of an investment adviser does not imply any level of skill or training.

Additional information about West Financial Advisors, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2. Summary of Material Changes**

There are no material changes since the January 25, 2018 Form ADV filing on the IARD system.

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**Item 4. Advisory Business**

West Financial Advisors, LLC help people grow and protect their wealth with fee-only objective financial advice. WFA provides discretionary and non-discretionary investment advisory services and comprehensive personal financial planning. We tailor our advisory services to the unique needs of each client and allow clients to impose restrictions on investing in certain types of securities. Laura and Brian West equally own WFA and the business has been in operation since 2006. As of December 31, 2018, WFA manages discretionary assets under management of \$241.2 million and non-discretionary assets under management of \$5.2 million for a total of \$246.4 million. The Investment Advisors Act requires us to deliver written statement or “disclosure brochure” to every client prior to signing a contract for investment advisory services. The purpose of the brochure is to protect clients by disclosing important information concerning services provided by us. This ADV Disclosure Brochure fulfills this requirement and it is also presented annually to existing clients.

**Item 5. Fees and Compensation**

Annual fees for individual client portfolios with discretionary investment management services are calculated as a percentage of assets under management according to the following schedule.

Under \$500,000:	Flat fee of \$4,000
\$500,000 to \$1,000,000:	.75%
\$1,000,000 to \$2,000,000:	.68%
\$2,000,000 to \$3,000,000:	.60%
Greater than \$3,000,000	.50%

Accounts are charged one-quarter of the annual rate shown in the schedule above after the end of each calendar quarter (March, June, September, December) based on the total account balances at those times. Service that begins or terminates between calendar quarters is prorated according to the number of days of service in the quarter. The firm debits client accounts for the appropriate fee. If clients have more than one account, we typically debit one account for the combined total balance of all accounts. Clients may also elect to be billed directly. Not all clients are billed according to the aforementioned fee schedule. In these cases, the fees were either determined by a different fee schedule in place at the time of contracting services or a mutually agreed upon fee adjustment was made for unique servicing arrangements specific to the client.

Company sponsored retirement plans fees are negotiable, typically not to exceed 1.0% of assets annually. Plan participant accounts are charged one-quarter of the annual rate designated by the plan agreement after the end of each

calendar quarter (March, June, September, December) based on the total account balances at those times.

All fees paid to WFA for investment advisory and financial planning services are separate and distinct from the fees and expenses charged by mutual funds and exchange-traded funds to shareholders. Clients may also incur transactional fees or commissions by other third-party custodians of investment assets.

We never receive compensation or other economic benefit from third-parties for investments and services we recommend to clients.

**Item 6. Performance-Based Fees**

We do not accept performance-based fees.

**Item 7. Types of Clients**

We provide advisory services primarily to high net worth individuals (households with at least \$1,000,000 managed by our firm or whose net worth exceeds \$2,000,000) and company sponsored pension and profit sharing plans. We also advise emerging high net worth individuals (households committed to growing their investment portfolios through disciplined savings over time).

**Item 8. Methods of Analysis, Information and Strategies**

WFA provides the investment strategy and implementation for all clients with discretionary investment management services. Clients receive the benefit of WFA's developed investment philosophies and strategies, research, account monitoring, and personal financial planning recommendations.

We use many methods to analyze investments including: charting, fundamental, and technical methods. The main sources of information are research material prepared by other firms, corporate rating services, annual reports, prospectuses, filings with the SEC, company press releases, and financial news sources.

All clients with discretionary investment management services receive a written Investment Policy Statement, which sets forth client goals and recommended asset allocation strategy. Specific investment recommendations are provided, client portfolios are periodically monitored, and changes are suggested when appropriate.

WFA investment advice is based upon long-term investment strategies that incorporate generally accepted investing principles. The utilization of several different asset classes as part of the investor's investment portfolio is emphasized to reduce portfolio volatility over long periods of time. Other planning considerations include liquidity needs, tax strategies, legal restrictions, time horizon, and other unique circumstances.

Investing in securities involves risk of loss that clients should be prepared to tolerate. Client investment recommendations seek to limit risk through broad global diversification in securities from various asset classes. Actual performance will vary from return potential and volatility presented in plans. Short sales, margin transactions, and options writing will only be utilized at your request or upon your permission.

**Item 9. Disciplinary Information**

We have had no disciplinary violations.

**Item 10. Other Financial Industry Activities and Affiliations**

We are not affiliated with any other company.

**Item 11. Code of Ethics and Interest in Client Transaction**

WFA has adopted a Code of Ethics, the full text of which is available to clients upon request. WFA has several goals in adopting this Code. First, WFA desires to comply with all applicable laws and regulations governing its practice, and the management of WFA has determined to set forth guidelines for professional standards, under which all associated persons of WFA are to conduct themselves. WFA has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with Clients. All associated persons are expected to adhere strictly to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. In addition, WFA maintains and enforces written policies reasonably designed to prevent the

misuse of material non-public information by WFA or any person associated with WFA. Please contact WFA's Chief Compliance Officer at 515-284-1011 to obtain a complete copy of WFA's Code of Ethics.

**Item 12. Brokerage Practices****Custodian and Brokers We Recommend**

WFA does not maintain physical custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account. Your assets must be maintained in an account at the "qualified custodian," generally a broker-dealer. We may recommend that our clients use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as a qualified custodian.

Clients have no obligation to use Schwab and may choose another particular broker-dealer or vendor. We are independently owned and operated and are not affiliated with any third-party broker-dealers. Your broker-dealer will hold your assets in an account and buy and sell securities when we or you instruct them to. While we may recommend that you use Schwab as your custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

**How We Recommend Brokers/Custodians**

We seek to recommend a custodian/broker who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc)
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Quality of services and prior experience with other clients
- Reputation, financial strength, and stability

**Your Brokerage and Custody Costs**

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services, but is compensated by charging you commissions or fees on trades that it executes or settle into your Schwab account.

**Products and Services Available From Schwab**

Schwab Advisor Services™ (formerly called Schwab Institutional®) is Schwab's business serving independent investment advisory firms like us. They provide us and our clients with access to its institutional brokerage—trading, custody, reporting, and related services—many of which are not typically available to Schwab retail customers. Schwab also makes available various support services to us that may help us manage or administer our clients' accounts. Schwab's support services generally are available on an unsolicited basis (we don't have to request them) and at no charge to us. The availability of these services from Schwab benefits us because we do not have to produce or purchase them. It also is a benefit to us because it is operationally more efficient for us to have clients at one custodian.

If we make a trade error that results in a loss to a client, we will make the client whole. If we make a trade error that results in a gain to a client, and the gain can be attributed to a client, the client is entitled to keep the gain. If WFA makes a trade error that results in a gain to a client and the gain cannot be attributable to a particular client, Schwab, and not WFA, keeps the gain. In that case, if the gain is more than \$100, Schwab will donate the gain to charity. If the gain is less than \$100, Schwab will keep the gain to offset its administrative time and expense.

We also use other custodians as requested by the client, which could result in the client paying more in custodial fees and transaction charges. For example, a client that trades at a custodian other than Schwab may not be able to participate in an aggregated trade.

**Item 13. Review of Accounts**

Brian West, Chief Investment Officer, is responsible for all client account reviews and management. Each discretionary investment portfolio is reviewed at least monthly. Clients receive quarterly written reports summarizing strategies and performance from WFA. Clients also receive monthly account statements and trading confirmations from the custodians of their accounts. Investment plans are written and reviewed with clients at least quarterly.

The timing and details of account reviews for non-discretionary portfolios is determined uniquely for each client based on their investment agreement.

**Item 14. Client Referrals and other Compensation**

WFA offers a bonus plan for our employees that is based on the amount of new assets referred to us by an employee.

**Item 15. Custody**

WFA does not have physical custody of client assets. The client's broker-dealer of choice holds custody of assets and is responsible for the safe-keeping of your assets. Clients receive transactional statements and confirmations from their broker-dealers. We recommend clients review these statements and compare them to the quarterly analytical reports we deliver to them. Clients may have standing letters of authorization on their accounts. The Firm has reviewed those relationships and determined that they meet the IAA no action letter seven conditions and do not trigger the surprise custody audit.

**Item 16. Investment Discretion**

WFA require discretion over individual accounts. A letter of limited trading authorization is signed to appoint WFA as your limited attorney-in-fact for the purpose of supervising and transactions of securities. We have no obligation to supervise or direct investments that are in accounts that are not established or maintained by us through limited power of attorney and that are not charged WFA management fees.

WFA does not have discretionary authorization over individual accounts of plan participants in company sponsored pension and profit sharing plans. Plan participants must execute their own investment choices for their accounts.

**Item 17. Voting Client Securities**

WFA does not vote client proxies. Clients will receive proxy material directly from the custodian holding the client account. In circumstances where we receive proxy material on behalf of a client, our firm will promptly forward such material to the client's attention. It is the client's responsibility to vote his or her own proxies. Upon client request, WFA will provide advice regarding proxy voting.

**Item 18. Financial Information**

WFA does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. WFA does not have any adverse financial information to disclose.

**Confidentiality**

Protecting client privacy is very important to WFA. Pursuant to the requirements of the Gramm-Leach-Bliley Act, WFA has instituted policies and procedures to ensure customer information is kept private and secure. WFA does not disclose any non-public personal information about its clients or former clients to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client account, WFA may share some information with its service providers, such as, but not limited to, transfer agents, custodians, broker/dealers, accountants, and lawyers.

WFA restricts internal access to non-public personal information about its clients to those employees who need to know that information in order to provide products or services to the client. WFA maintains physical and procedural safeguards that comply with federal standards to guard a client's non-public personal information and ensure its integrity and confidentiality. As emphasized above, it has always been and will always be WFA's policy never to sell information about current or former customers or their accounts to anyone. It is also WFA's policy not to share information unless required to process a transaction, at the request of WFA's customer, or as required by law.

A copy of WFA's privacy policy notice will be provided to each client prior to, or contemporaneously with, the execution of the advisory agreement. Thereafter, WFA will deliver a copy of the current privacy policy notice to its clients prior to changing its sharing practices.

# West Financial Advisors, LLC

**Laura West**

## **Part 2b Form ADV: Firm Brochure**

**CRD Number: 5236631**

This brochure supplement provides information about Laura West that supplements the West Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Laura West, Chief Compliance Officer, at 515-284-1011 if you did not receive West Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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

## ITEM 2 Educational Background and Business Experience

### Laura West

Year of Birth: 1971

#### Education:

- Bachelor of Business Administration in Accounting from the University of Iowa in 1995
- Master of Consumer Sciences from Iowa State University, specializing in Family Financial Planning in 2010

#### Certifications and Licenses:

- CERTIFIED FINANCIAL PLANNER™, 2008
- NAPFA Registered Financial Advisor®, 2009
- Certified Public Accountant, 1996
- Series 65 Uniform Investment Adviser Law Examination, 2006
- Retirement Income Certified Professional, February, 2017

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

NAPFA Registered Financial Advisor® is the top level of membership in the National Association of Personal Financial Advisors (NAPFA). All NAPFA Registered Financial Advisors® must possess three years of comprehensive financial planning experience, have a comprehensive financial plan pass a peer review process, fulfill 60 hours of continuing education every two years, provide advice on a Fee-Only basis, and adhere to NAPFA's Fiduciary Oath.

Certified public accountants (CPA) are licensed by their state boards of accountancy. Attaining a CPA license requires the completion of a minimum of college education in accounting, successful passage of the Uniform CPA examination, and at least one year of experience. In order to maintain a CPA license, the State of Iowa requires licensees complete 40 hours of continuing education each year and adhere to a stringent Code of Professional Conduct.

#### Business Background for the Previous Five Years:

West Financial Advisors, LLC, Partner, 04/2006 – Present

## ITEM 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

## ITEM 4 Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## ITEM 5 Additional Compensation

None.

## ITEM 6 Supervision

Laura West, Partner and Chief Compliance Officer, is responsible for monitoring the activities of WFA's supervised persons. Ms. West's telephone number is 515-284-1011. Ms. West reviews all written client performance materials and newsletters prior to use. On a daily basis, Ms. West and Mr. West discuss investment strategies and market conditions. WFA Investment Adviser Representatives receive WFA's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Through an electronic environment, Ms. West is able to review client information, including client statements. WFA periodically posts blogs that discuss current economic conditions and investment strategies.

# West Financial Advisors, LLC

**Brian West**

## **Part 2b Form ADV: Firm Brochure**

**CRD Number: 5586417**

This brochure supplement provides information about Brian West that supplements the West Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Laura West, Chief Compliance Officer, at 515-284-1011 if you did not receive West Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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



**ITEM 2 Educational Background and Business Experience****Brian West**

Year of Birth: 1969

## Education:

- Bachelor of Business Administration in Accounting from the University of Iowa in 1992

## Certifications and Licenses:

- Certified Public Accountant, 1992
- Series 65 Uniform Investment Adviser Law Examination, 2008
- Chartered Financial Analyst, 2015

Certified public accountants (CPA) are licensed by their state boards of accountancy. Attaining a CPA license requires the completion of a minimum of college education in accounting, successful passage of the Uniform CPA examination, and at least one year of experience. In order to maintain a CPA license, the State of Iowa requires licensees complete 40 hours of continuing education each year and adhere to a stringent Code of Professional Conduct.

The Chartered Financial Analyst (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. There are currently more than 90,000 CFA charterholders working in 135 countries. 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.

## Business Background for the Previous Five Years:

West Financial Advisors, LLC, Partner, 08/2008 – Present

**ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

**ITEM 4 Other Business Activities**

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

**ITEM 5 Additional Compensation**

None.

**ITEM 6 Supervision**

Laura West, Partner and Chief Compliance Officer, is responsible for monitoring the activities of WFA's supervised persons. Ms. West's telephone number is 515-84-1011. Ms. West reviews all written client performance materials and newsletters prior to use. On a daily basis, Ms. West and Mr. West discuss investment strategies and market conditions. WFA Investment Adviser Representatives receive WFA's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Through an electronic environment, Ms. West is able to review client information, including client statements. WFA periodically posts blogs that discuss current economic conditions and investment strategies.

# West Financial Advisors, LLC

**Jeanna Nation**

**Part 2b Form ADV: Firm Brochure**

**CRD Number: 6798482**

This brochure supplement provides information about Jeanna Nation that supplements the West Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Laura West, Chief Compliance Officer, at 515-284-1011 if you did not receive West Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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

## ITEM 2 Educational Background and Business Experience

### Jeanna Nation

Year of Birth: 1985

#### Education:

- Bachelor of Science from Iowa State University 2007
- Master of Consumer Sciences from Iowa State University, specializing in Family Financial Planning in 2009

#### Certifications and Licenses:

- CERTIFIED FINANCIAL PLANNER™, 2016

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

#### Business Background for the Previous Five Years:

West Financial Advisors, LLC, Planner, 05/2017 – Present

Iowa State University, Ames, Iowa, Lecturer, 08/2009 – 05/2017

## ITEM 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

## ITEM 4 Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## ITEM 5 Additional Compensation

Ms. Nation receives no compensation other than her compensation from WFA. WFA offers a bonus plan for its employees that is based on the amount of new assets referred to WFA by an employee.

## ITEM 6 Supervision

Laura West, Partner and Chief Compliance Officer, is responsible for monitoring the activities of WFA's supervised persons. Ms. West's telephone number is 515-284-1011. Ms. West reviews all written client performance materials and newsletters prior to use. On a daily basis, Ms. West and Mr. West discuss investment strategies and market conditions. WFA Investment Adviser Representatives receive WFA's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Through an electronic environment, Ms. West is able to review client information, including client statements. WFA periodically posts blogs that discuss current economic conditions and investment strategies.

# West Financial Advisors, LLC

**Brian Gerard Hart**

## **Part 2b Form ADV: Firm Brochure**

**CRD Number: 4469718**

This brochure supplement provides information about Brian Hart that supplements the West Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Laura West, Chief Compliance Officer, at 515-284-1011 if you did not receive West Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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

## ITEM 2 Educational Background and Business Experience

### Brian Hart

Year of Birth: 1955

#### Education:

- BA in Accounting, St. Ambrose College, Davenport, Iowa 1976
- MBA, Drake University, Des Moines, Iowa 1989

#### Certifications and Licenses:

- Series 65 Uniform Investment Adviser Law Examination, 2000

#### Business Background for the Previous Five Years:

West Financial Advisors, LLC, Investment Adviser Representative, 08/2018 – Present

Hart Financial, LLC, President/Chief Investment Strategist, 2000 - Present

## ITEM 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

## ITEM 4 Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

Brian serves and has served as an independent director on several boards, both private for-profit companies and as a volunteer on several not-for-profit organizations or their committees. He has also served as an independent outside director on a public company board, including as the chair of the audit committee

Brian owns and operates a Real Estate Investment business that primarily owns residential rental properties. That real estate business rents facilities to Hart Financial, LLC. With the exception of that rental relationship and common ownership of the entities by Brian, the businesses operate independently of each other. There are no known conflicts or other relationships with Hart Financial, LLC or its clients.

## ITEM 5 Additional Compensation

Mr. Hart receives no compensation other than her compensation from WFA. WFA offers a bonus plan for its employees that is based on the amount of new assets referred to WFA by an employee. Other than giving investment advice, less than 10% of Brian's time is spent on residential real estate ownership and management activities.

## ITEM 6 Supervision

Laura West, Partner and Chief Compliance Officer, is responsible for monitoring the activities of WFA's supervised persons. Ms. West's telephone number is 515-284-1011. Ms. West reviews all written client performance materials and newsletters prior to use. On a daily basis, Ms. West and Mr. West discuss investment strategies and market conditions. WFA Investment Adviser Representatives receive WFA's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Through an electronic environment, Ms. West is able to review client information, including client statements. WFA periodically posts blogs that discuss current economic conditions and investment strategies.

# West Financial Advisors, LLC

**Joseph Stephen Hart**

## **Part 2b Form ADV: Firm Brochure**

**CRD Number: 7004309**

This brochure supplement provides information about Joe Hart that supplements the West Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Laura West, Chief Compliance Officer, at 515-284-1011 if you did not receive West Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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

## ITEM 2 Educational Background and Business Experience

**Joe Hart**

Year of Birth: 1985

Education:

- Bachelor of Business Administration, Accounting and Finance from the University of Iowa 2009

Certifications and Licenses:

- Certified Public Accountant, 2010
- Series 65 Uniform Investment Adviser Law Examination, 2018

Certified public accountants (CPA) are licensed by their state boards of accountancy. Attaining a CPA license requires the completion of a minimum of college education in accounting, successful passage of the Uniform CPA examination, and at least one year of experience. In order to maintain a CPA license, the State of Iowa requires licensees complete 40 hours of continuing education each year and adhere to a stringent Code of Professional Conduct.

Business Background for the Previous Five Years:

West Financial Advisors, LLC, Investment Adviser Representative, Des Moines, Iowa, 08/2018 – Present

RSM US LLP, Audit Manager, Des Moines, Iowa, 11/2009 – 08/2018

## ITEM 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

## ITEM 4 Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## ITEM 5 Additional Compensation

Mr. Hart receives no compensation other than her compensation from WFA. WFA offers a bonus plan for its employees that is based on the amount of new assets referred to WFA by an employee.

## ITEM 6 Supervision

Laura West, Partner and Chief Compliance Officer, is responsible for monitoring the activities of WFA's supervised persons. Ms. West's telephone number is 515-284-1011. Ms. West reviews all written client performance materials and newsletters prior to use. On a daily basis, Ms. West and Mr. West discuss investment strategies and market conditions. WFA Investment Adviser Representatives receive WFA's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Through an electronic environment, Ms. West is able to review client information, including client statements. WFA periodically posts blogs that discuss current economic conditions and investment strategies.

# West Financial Advisors, LLC

**Abby Rae Belvin**

## **Part 2b Form ADV: Firm Brochure**

**CRD Number: 6835588**

This brochure supplement provides information about Abby Belvin that supplements the West Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Laura West, Chief Compliance Officer, at 515-284-1011 if you did not receive West Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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



## ITEM 2 Educational Background and Business Experience

### Abby Belvin

Year of Birth: 1991

#### Education:

- Bachelor of Science from Iowa State University, Ames, Iowa 2013
- Master of Consumer Sciences from Iowa State University, Ames, Iowa specializing in Family Financial Planning 2015

#### Business Background for the Previous Five Years:

West Financial Advisors, LLC, Investment Adviser Representative, Des Moines, Iowa, 10/2018 – Present

Vision Financial Group, Financial Advisor, Des Moines, Iowa, 07/2017-10/2018

Voya Financial Advisors, Investment Adviser Representative, Des Moines, Iowa, 07/2017 – 10/2018

Heart of Iowa Marketplace, Sales Associate, West Des Moines, Iowa, 04/2017 - Present

West Financial Advisors, LLC, Investment Adviser Representative, Des Moines, Iowa, 11/2012 –07/2017

#### Certifications and Licenses:

- CERTIFIED FINANCIAL PLANNER™, 2017
- Series 63 Uniform Securities Agent State Law Examination, April 2018

In order to achieve and maintain certification, CFP® professionals must: 1) pass the comprehensive CFP® Certification Examination, 2) pass the CFP Board's Fitness Standards for Candidates and Registrants, 3) agree to abide by CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct which put clients' interests first, 4) comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement, and 5) complete 30 hours of continuing education (including 2 hours of approved Ethics CE) every two years. - See more at: <http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements#sthash.qwXJz3yF.dpuf>.

## ITEM 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above listed supervised person.

## ITEM 4 Other Business Activities

The above listed supervised person does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## ITEM 5 Additional Compensation

Ms. Belvin receives no compensation other than her compensation from WFA. WFA offers a bonus plan for its employees that is based on the amount of new assets referred to WFA by an employee.

## ITEM 6 Supervision

Laura West, Partner and Chief Compliance Officer, is responsible for monitoring the activities of WFA's supervised persons. Ms. West's telephone number is 515-284-1011. Ms. West reviews all written client performance materials and newsletters prior to use. On a daily basis, Ms. West and Mr. West discuss investment strategies and market conditions. WFA Investment Adviser Representatives receive WFA's Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. Through an electronic environment, Ms. West is able to review client information, including client statements. WFA periodically posts blogs that discuss current economic conditions and investment strategies.