

This brochure supplement provides information about Set Carpintero that supplements the SWM Advisors brochure. You should have received a copy of that brochure. Please contact Andrea N. Mullins, CCO, if you did not receive SWM Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Set Carpintero is also available on the SEC's website at www.adviserinfo.sec.gov.

SWM Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Set Carpintero

Personal CRD Number: 6056748

Investment Adviser Representative

SWM Advisors
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www.swm3.com

UPDATED: 12.27.2018

Item 2: Educational Background and Business Experience

Name: Set Carpintero

Born: 1987

Education Background and Professional Designations:

Education:

BBA Accounting, Stetson University – 2010

Designations:

Certified Financial Planner – July 2018

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

09/2014 – Present	Senior Analyst SWM Advisors (Formerly Seabridge Wealth Management LLC)
01/2011 – 08/2014	Middle Office Associate G-trade Services LLC
09/2010– 01/2011	Accounting Assistant St. Mathews University

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Set Carpintero is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Set Carpintero does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SWM Advisors.

Item 6: Supervision

As a representative of SWM Advisors, Set Carpintero works closely with supervisor Matt DiGennaro, and all advice provided to clients is reviewed by this supervisor prior to implementation. Matt DiGennaro can be reached at (727) 456-0011. Set Carpintero adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.