

Eva Barberi Financial Planning

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Santa Barbara, CA 93101

(805) 455-5954

Eva Barberi, CFP[®], CDFA[™], RLP[®]

Personal CRD Number: 4843412

Financial Planner

Investment Advisor Representative

Form ADV Part 2B – Individual Disclosure Brochure October 10 2019

This brochure supplement provides information about Roger Peterson that supplements the Garrett Investment Advisors, LLC Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Mike Greim, Chief Compliance Officer, at (910) 333-6659 if you did not receive Garrett Investment Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Eva Barberi is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

The investment advisor representative highlighted in this ADV Part 2B brochure supplement is an associate of and provides investment advisory services through Garrett Investment Advisors, LLC, a fee-only SEC registered investment advisor.

Garrett Investment Advisors, LLC
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Website: www.garrettinvestmentadvisors.com

Important Note: Throughout this document Garrett Investment Advisors, LLC and any of its associated offices may be termed "the firm," "we," "us," or "our." The client or prospective client may be referred to as "you," "your," etc.

Item 2: Educational Background and Business Experience

Year of Birth: 1961

Education

- B.S. in Business Administration, California State University Northridge; Northridge, CA
- A.A. & A.S. - Veterinary Technician, Foothill Community College; Los Altos, CA

Recent Business Background

12/2016-Present	Barberi Financial Planning An Office of Garrett Investment Advisors, LLC Santa Barbara, CA <i>Financial Planner/Investment Advisor Representative</i>
04/2016 – Present	Self-employed Durango, CO <i>Residential Property Manager/Landlord</i>
01/2016 – 03/2016	MainStreet Financial Planning, Inc. Santa Barbara, CA <i>Financial Planner/Investment Advisor Representative</i>
01/2012-12/2015	Barberi Financial Planning An Office of Garrett Investment Advisors, LLC Santa Barbara, CA <i>Financial Planner/Investment Advisor Representative</i>
11/2011-01/2012	Unemployed Santa Barbara, CA
05/2010-10/2011	Royal Alliance Associates, Inc. Santa Barbara, CA <i>Registered Assistant</i>
01/2009-10/2010	Cat & Bird Clinic Santa Barbara, CA <i>Veterinary Technician</i>
08/2004-01/2009	Ameriprise Financial Services, Inc. Ojai, CA Assistant
01/2001-08/2004	Homemaker Ojai, CA

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

Ms. Barberi is the owner and landlord for a condominium rental in Durango, CO. The amount of time which may be spent on this business activity is less than one percent of her time throughout the year.

Item 5: Additional Compensation

Ms. Barberi is not registered nor has an application pending to register as an associated person of a FINRA or NFA broker/dealer, futures commission merchant, commodity pool operator, or commodity trading advisor.

Garrett Investment Advisors, LLC prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes for providing advisory services. Ms. Barberi is not compensated for advisory services involving performance-based fees.

Item 6: Supervision

We supervise Ms. Barberi by requiring that she adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that Ms. Barberi may provide you by performing the following ongoing reviews:

- Account opening documentation when the relationship is established,
- Review of financial plans and/or investment account transactions,
- A review of client communications on an as needed basis, and
- Periodic office reviews where required by policy or regulation.

Mike Greim serves as our firm's Chief Compliance Officer. Questions relative to our firm, its services, our Form ADV Part 2A, or one of our associate's ADV Part 2B, may be made to the attention of Mr. Greim at (910) FEE-ONLY [333-6659] or Compliance@GarrettAdvisors.com.

Professional Designations

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. 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.

The **Certified Divorce Financial Analyst™** (CDFA®) is offered through The Institute of Divorce Financial Analysts and requires two years of financial services industry experience, the completion of a self-study course and computer-based examination. Every two years, designation holders must complete 20 hours of continuing education and pay requisite fees to retain the CDFA™ designation.

The **Registered Life Planner®** (RLP®) is a course of study offered through the Kinder Institute that includes a comprehensive curriculum in client-centered financial planning, to include:

- The 2-day Seven Stages of Money Maturity® Workshop: A New Model for Developing Client Relationships
- The Life Planning Advanced Training: Applying the EVOKE® Life Planning Methodology to Client Engagements
- The RLP® Mentorship: A 6-month Online Case Study Seminar

Successful completion of the curriculum qualifies participants to receive the Registered Life Planner® (RLP®) designation. Every two years, designation holders must complete continuing education (CE) requirements to maintain their qualification. CE requirements include 16 hours of life planning with at least eight hours from programs offered by the Kinder Institute (up to four hours may come from non-Kinder Institute programs that have been reviewed and accredited by the Kinder Institute), and of the 16 hours, at least four hours must be devoted to additional training on the EVOKE® method either from the institute or another accredited program. [EVOKE® = Exploration, Vision, Obstacles, Knowledge and Execution]