

11 Financial  
Form ADV Part 2B  
Individual Disclosure Brochure  
*for*  
Taylor James Kovar  
Personal CRD Number: 6112979  
Investment Adviser Representative

***This brochure supplement provides information about Taylor James Kovar that supplements the 11 Financial brochure. You should have received a copy of that brochure. Please contact us at (936) 899-5629 or by email at: [Info@choose11.com](mailto:Info@choose11.com) if you did not receive 11 Financial's brochure or if you have any questions about the contents of this supplement.***

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

UPDATED: 12/12/2024

## **Item 2: Educational Background and Business Experience**

Name: Taylor James Kovar Born: 1986

### **Educational Background and Professional Designations:**

#### **Education:**

- **Master's Degree in Business Administration - 2023**  
Texas A&M International University - Laredo, TX
- **Certified Financial Planner - 2021**  
Certified Financial Planner Board of Standards
- **Bachelor Degree in Finance – 2009**  
Stephen F. Austin State University – Nacogdoches, TX
- **Associate of Science in Business – 2009**  
Angelina College – Lufkin, TX

#### **Business Background:**

- 01/2015 – Present CEO  
11 Financial
- 01/2021 – Present CEO  
Money Media LLC
- 01/2023 – Present COO  
Self Guided Outdoors
- 01/2015 – Present  
The Kovar Group LLC
- 06/2022 – 11/2023 Investment Adviser Representative  
Envoy Advisory Inc.
- 04/2014 – 10/2015 Director of Partner Relations  
HealthTrust Software
- 08/2012 – 03/2014 Financial Advisor  
Merrill Lynch/Bank of America
- 04/2010 – 08/2012 Director of Sales  
HealthTrust Software
- 06/2009 – 04/2010 Denials Analyst  
Memorial Health Systems

**CERTIFIED FINANCIAL PLANNER™ professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience,

and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **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**

Taylor James Kovar is the CEO of The Kovar Group LLC, a real estate development company, the CEO of Money Media LLC, a money and education services company, and COO of Self Guided Outdoors, an outdoors and sporting goods company. Mr. Kovar spends approximately 15% of his time on these outside activities.

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

Taylor James Kovar does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

### **Item 6: Supervision**

Taylor Kovar, Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the 11 Financial supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Taylor Kovar can be reached at (936) 899-5629.