



# **SRS Capital Advisors, Inc. Form ADV Part 2B Brochure Supplement**

**Albert G. Flores, CFP<sup>®</sup>, AAMS<sup>®</sup>  
CRD #5175185**

*Updated: March 26, 2019*

Seal Financial Services, A Division of SRS Capital Advisors, Inc.  
7600 E. Eastman Ave, Suite 412  
Denver, CO 80231  
p. (303) 671-9777  
f. (303) 671-9333  
w. [www.sealfinancial.com](http://www.sealfinancial.com) & [www.srscapitaladvisors.com](http://www.srscapitaladvisors.com)  
e. [info@srscap.com](mailto:info@srscap.com)

*This brochure supplement provides information about Albert G. Flores that supplements the SRS Capital Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact SRS Capital Advisors, Inc. if you did not receive SRS Capital Advisors, Inc.'s brochure or if you have any questions about the content of this supplement.*

*Additional information about Albert G. Flores is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

*Form ADV Part 2B brochure supplements are not approved by the Commission or any state securities authority.*

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

### **NAME AND DATE OF BIRTH:**

Albert G. Flores (born 1983)

### **EDUCATION:**

#### **Presentation College, Aberdeen, SD**

*Bachelors of Science, Business Management, 2006*

#### ***Certified Financial Planner (CFP®)***

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 62,000 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, administered in 10 hours over a two-day period, 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.

### ***Accredited Asset Management Specialist (AAMS®)***

The AAMS designation is awarded by the College for Financial Planning to financial professionals who successfully complete a self-study program, pass an exam, and agree to comply with a code of ethics. Every two years, AAMS professionals must complete 16 hours of continuing education in order to continue to use the designation. The program includes the asset management process; investors, policy and change; risk, return, and investment performance; asset allocation and selection; investment strategies; taxation of investment products; investment opportunities for individual retirement; investment considerations for small business owners; executive compensation and benefit plans; insurance products for individual clients; estate planning; and regulatory and ethical issues.

#### **Business Experience:**

<b>Seal Financial Services, a division of SRS Capital Advisors, Inc.</b> <i>Director of Investment Operations</i>	09/2011 to Present
<b>Charles Schwab &amp; Co, Inc.</b> <i>Registered Representative</i>	01/2008 to 09/2011
<b>RBC Dain Rauscher</b> <i>Financial Consultant – Private Client Group</i>	08/2006 to 11/2007

#### **Item 3. Disciplinary Information:**

None

#### **Item 4. Other Business Activities:**

None.

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

None

**Item 6. Supervision:**

SRS Capital Advisors, Inc. closely monitors the recommendations and planning provided by all of its investment professionals. This is done through monthly and annual compliance meetings, random Associate audits, planned file reviews, clear and concise internal policies and procedures, and strict adherence to all industry laws and regulations. For additional information regarding our internal quality and control procedures please contact: Michael P. Riordan, Managing Director at SRS Capital Advisors at (412) 741-4200; or, via email at: [mriordan@srscap.com](mailto:mriordan@srscap.com).