

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
December 23, 2019**

**Amar N. Shah**

**Client First Capital, LLC  
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San Diego, CA 92103  
[www.clientfirstcap.com](http://www.clientfirstcap.com)**

**Firm Contact:  
Amar N. Shah  
Chief Compliance Officer**

This brochure supplement provides information about Mr. Shah that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Shah if you did not receive Client First Capital, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Shah is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #4787877.

## Item 2: Educational Background & Business Experience

**Amar N. Shah**  
**Year of Birth: 1982**

### **Educational Background:**

- 2004: University of California at Riverside; Bachelor of Science in Computer Engineering

### **Business Background:**

- 04/2019 – Present Client First Capital, LLC; Owner, Chief Compliance Officer & Investment Advisor Representative
- 02/2011 – 04/2019 USAA; Senior Wealth Manager
- 12/2009 – 09/2010 JP Morgan Chase; Senior Financial Advisor
- 07/2004 – 12/2009 Ameriprise Financial; Financial Advisor & District Manager

### **Exams, Licenses & Other Professional Designations:**

- 2014: Chartered Financial Analyst, CFA®
- 2010: CERTIFIED FINANCIAL PLANNER™, CFP®
- 2004: Series 7 & 6 Exams
- 2004: California Insurance Licensed; License No. 0E46975

### **Chartered Financial Analyst, CFA®**

The 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. 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. The CFA Institute's Code of Ethics and Standards of Professional Conduct requires CFA Charter holders to: 1) Place their clients' interests ahead of their own; 2) Maintain independence and objectivity; 3) Act with integrity; 4) Maintain and improve their professional competence; and 5) Disclose conflicts of interest and legal matters. The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA® Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA® charter, visit [www.CFAinstitute.org](http://www.CFAinstitute.org).

### **CERTIFIED FINANCIAL PLANNER™, CFP®**

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a

comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

### **Item 3: Disciplinary Information<sup>1</sup>**

There are no legal or disciplinary events material to the evaluation of Mr. Shah.

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

Mr. Shah is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Shah, as a fiduciary, will act in the client's best interest.

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

Mr. Shah does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Mr. Shah is the sole owner and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Shah has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.