

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
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Monte L. Snider

Snider Financial Group

**12505 Bel-Red Rd. Suite 200
Bellevue, Washington 98005
www.SniderFinancialGroup.com**

**Firm Contact:
Monte Snider
Chief Compliance Office**

This brochure supplement provides information about Monte Snider that supplements our brochure. You should have received a copy of that brochure. Please contact us if you did not receive Snider Retirement Strategies, Inc. dba Snider Financial Group's brochure or if you have any questions about the contents of this supplement. Additional information about Monte Snider is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 2244934.

Item 2: Educational Background & Business Experience

Monte L. Snider, ChFC, LUTCF, CLU

Year of Birth: 1968

Educational Background:

1992: University of Arkansas; Bachelor's Degree in Finance

Business Background:

Monte Snider, President of Snider Financial Group and financial advisor began his education in 1988 as finance major at the University of Arkansas and graduated in 1992. He earned the Chartered Financial Consultant designation in 2000, and became a Life Underwriter Training Council Fellow (LUTCF). He continued his financial education at the American College taking courses about income taxation, investments, risk management, and financial planning. He graduated from MetLife's Financial Planning School in 1999. He has passed the FINRA series 6, 63, 7, 65, 24, 53, and 3 exams and is Life, Disability and Property and Casualty licensed. He is also a registered representative of LPL Financial.

After graduation, Monte moved to Seattle and transferred the practice he began in college to MetLife Financial Services. During his career, Monte achieved awards in leadership among his peers, as well as, for excellence as a financial consultant in 1996 and 1997.

Monte founded Snider Financial Group in June 2001.

Chartered Financial Consultant® (ChFC®)

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

Life Underwriter Training Council Fellow (LUTCF)

The LUTCF educational program includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients. The designation is offered by The American College, a non-profit educator with an 84-year heritage and the highest level of accreditation, in association with the National Association of Insurance and Financial Advisors ("NAIFA").

Chartered Life Underwriter (CLU®)

The CLU® is offered by The American College. The CLU® designation is obtained by completing 8 core, 3 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full time business experience within the 5 years preceding the awarding of the designation. All candidates must meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. This designation requires 30 hours of continuing education every 2 years.

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Monte Snider.

Item 4: Other Business Activities

Monte has the following outside business activities to report: 50% owner of Flextron LLC, a commercial real estate rental property. Provides property and casualty referrals to The Partners Group and Cairnes Insurance Agency. 50% owner of 12505 Bel-Red Properties LLC, Commercial real estate. Offers non-variable insurance through Snider Financial Group, Serves on the board of directors for the Liger Foundation, a non-profit organization. Director of Liger Education Cambodia which is a corporation that is wholly owned by The Liger Charitable Foundation. Establishing schools and other service to support the education sector and administration of education. Monte Snider acts as trustee for Snider Financial Group 401(k) accounts. Monte Snider is a Notary Public for the State of Washington.

Monte Snider is a registered representative of LPL Financial, member FINRA/SIPC, and licensed insurance agent/broker. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation earned.

Item 5: Additional Compensation

Monte Snider may receive the following forms of additional compensation as a result of providing advisory services to clients:

Monte Snider may receive non-cash compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend. This practice gives Monte Snider an incentive to recommend investment products based on the compensation received, rather than on the client's needs.

Monte Snider may receive from LPL Financial production bonuses, stock options, reimbursement of fees paid to LPL Financial for items such as administrative services, and other things of value such as free or reduced-cost attendance at LPL Financials national sales conference or top producer forums and events. Production bonuses, administrative fee reimbursements, and awards for conference

¹ 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.

attendance are based on overall business produced by Monte Snider and do not favor one product or program over others. The awarding of stock is based on total production, recurring revenue and growth rate of production. Advisory fees are considered recurring revenue and, thus, there may be a financial incentive for Monte Snider to recommend client's establish advisory accounts so that he will receive recurring revenue and possibly receive stock from LPL Financial.

Item 6: Supervision

Monte Snider reviews all employees' work through frequent office interactions as well as remote interactions. Monte Snider also reviews all employees' activities through our client relationship management system and the LPL Branchnet system.

Item 7: Requirements for State-Registered Advisers

Monte Snider 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.