

*This brochure supplement provides information about James Bowers that supplements the Wealth Financial Advisory Services, LLC brochure (Form ADV 2A). You should have received a copy of that brochure. Please contact Mr. Bowers if you did not receive Wealth Financial Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.*

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



*A Registered Investment Adviser*

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**James Bowers**

Personal CRD Number: 4719188

Investment Adviser Representative

Wealth Financial Advisory Services, LLC  
dba Bowers and Associates, LLC  
2501 N 4th Street, Suite 12  
Flagstaff, AZ 86004  
(928) 773-1199  
[Jbowers@wfadvisory.com](mailto:Jbowers@wfadvisory.com)

## Item 2: Educational Background and Business Experience

**Name:** James Joseph Bowers

**Born:** 1943

### Education Background and Professional Designations:

#### Education:

Bachelor of Science, Psychology, St Louis University - 1965

#### Business Background:

04/2014 – Present	Investment Adviser Representative Wealth Financial Advisory Services, LLC
11/2003 – Present	Owner / Managing Member Bowers & Associates, LLC
07/2013 – 03/2014	Investment Adviser Representative Gradient Advisors, LLC
03/2010 – 12/2011	Investment Adviser Representative Redhawk Wealth Advisors, Inc.
07/2009 – 02/2010	Investment Adviser Representative Gradient Investments, LLC

## 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

James Bowers is a licensed insurance agent, and the owner and managing member of Bowers & Associates, LLC, an independent insurance company. From time to time when appropriate, Mr. Bowers will offer clients advice, products, or services from these other business activities. Clients should be aware that some of these services may pay a commission or charge other service fees and involve a possible conflict of interest, as commissionable products or service fee products can conflict with the fiduciary duties of a registered investment adviser. Wealth Financial Advisory

Services, LLC always acts in the best interest of the client; including the sale of commissionable or service fee products to advisory clients. Clients are in no way required to purchase any insurance or other service based products through any representative of Wealth Financial Advisory Services, LLC in their capacity as an insurance agent or salesperson of service based products.

### Item 5: Additional Compensation

Other than investment advisory fees, James Bowers does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Wealth Financial Advisory Services, LLC.

### Item 6: Supervision

As a representative of Wealth Financial Advisory Services, LLC, James Bowers works closely with the supervisor, Gabriel Lewit and COO/CCO, Steven Thomas who review all documents provided to clients prior to implementation. Gabriel Lewit can be contacted at (847) 499-3331 and Steven Thomas can be reached at (847) 499-3777. Gabriel Lewit, Steven Thomas, and Mr. Bowers adhere to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.