

*This brochure supplement provides information about Roger Cowen that supplements the Wealth Financial Advisory Services, LLC brochure (Form ADV 2A). You should have received a copy of that brochure. Please contact Mr. Cowen 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 Roger Cowen 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*

**Roger Cowen**

Personal CRD Number: 705542

Investment Adviser Representative

Wealth Financial Advisory Services, LLC  
Corporate Center West  
433 S. Main Street, Suite 310  
West Hartford, CT 06110  
(860) 676-1100  
[Roger@cowentaxgroup.com](mailto:Roger@cowentaxgroup.com)

## Item 2: Educational Background and Business Experience

**Name:** Roger J. Cowen

**Born:** 1950

### Education Background and Professional Designations:

#### Education:

BA English, University of Massachusetts – 1973

#### Designations:

##### ChFC®- Chartered Financial Consultant®

###### MINIMUM QUALIFICATIONS:

- o Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- o Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- o Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- o Pass the exams for all required and elective courses
- o Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

##### CLU®- Chartered Life Underwriter®

###### MINIMUM QUALIFICATIONS:

- o Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.
- o For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

### Business Background:

09/2012 – Present	Investment Adviser Representative Wealth Financial Advisory Services, LLC
01/2006 – Present	Insurance Agent Cowen Tax Advisory Group, Inc.
01/2001 – 12/2005	Insurance Agent Pension Funds of CT
09/1979 – 12/2000	Insurance Agent Sole Proprietor

### 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

Roger Cowen is a licensed insurance agent and is the owner of a retirement planning firm, Cowen Tax Advisory Group. From time to time when appropriate, Mr. Cowen will offer clients advice, products, or a services from a variety of business activities such as tax planning or insurance products. Clients should be aware that some of these products or 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.

### Item 5: Additional Compensation

Other than investment advisory fees, Roger Cowen 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, Roger Cowen 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. Cowen 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.