

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
March 2017**

**James Allen Wilson**

**Diligent Investors, LLC  
132 West Ramsey Street  
Banning, CA 92220  
(909) 792-2894  
[www.diligentinvestorsllc.com](http://www.diligentinvestorsllc.com)**

**Firm Contact:  
Edward Cicchillo, Chief Compliance Officer**

**This brochure supplement provides information about James Wilson that supplements our brochure. You should have received a copy of that brochure. Please contact Ed Cicchillo if you did not receive Diligent Investors, LLC's brochure or if you have any questions about the contents of this supplement.**

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

## **Item 2: Educational Background & Business Experience**

**James Allen Wilson**

Born in 1977

### **Education Background:**

- 2000–2001: California State University San Bernardino; Bachelors of Arts, Economics
- 1999 – 2000: Chaffey College

### **Business Background:**

- Diligent Investors, LLC, Financial Advisor, 03/2016 to Present
- M.S Howells & Co., Registered Representative , 03/2016 to Present
- Morgan Stanley Smith Barney , Vice President, 05/2011 to 03/2016
- Merrill Lynch, Pierce, Fenner & Smith, Inc., Vice President, 10/2002 to 05/2011

### **CRPC® - Chartered Retirement Planning Counselor:**

The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

## **Item 3: Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of James Wilson, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

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

A. If James Wilson is actively engaged in any investment-related business or occupation, including if James Wilson is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and James Wilson's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

James Wilson is a registered representatives of M.S Howell & Co., 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.

2. If James Wilson receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation James Wilson receives. We must explain that this practice gives James Wilson an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If James Wilson is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of James Wilson's income or involve a substantial amount of James Wilson's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of James Wilson's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

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

If someone who is not a client provides an economic benefit to James Wilson for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include James Wilson's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

### **Item 6: Supervision**

We are required to explain how we supervise James Wilson, including how we monitor the advice James Wilson provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising James Wilson's advisory activities on behalf of our firm.

Ed Cicchillo, Managing Member and Chief Compliance Officer of Diligent Investors, LLC, supervises James Wilson's activities to ensure compliance with our firm's Code of Ethics. Please contact Ed Cicchillo if you have any questions about James Wilson's brochure supplement at (909) 792-2894.