

*This brochure supplement provides information about Jarrod Paul Null that supplements the SageGuard Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Jarrod Paul Null, IAR if you did not receive SageGuard Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.*

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

**SageGuard Financial Group, LLC**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Jarrold Paul Null**

Personal CRD Number: 5405420  
Investment Adviser Representative

SageGuard Financial Group, LLC  
303 Creekbend Boulevard, Suite B  
Nacogdoches, TX 75965  
(936) 559-1123  
[Jarrod@PineywoodsFinancial.com](mailto:Jarrod@PineywoodsFinancial.com)

UPDATED: 5/31/2016

## Item 2: Educational Background and Business Experience

**Name:** Jarrod Paul Null **Born:** 1983

### Education Background and Professional Designations:

#### Education:

BA Business, Stephen F. Austin State University – 2007  
AS Science, Navarro College – 2004

#### Designations:

#### CRPC® - Chartered Retirement Planning Counselor<sup>SM</sup>

##### MINIMUM QUALIFICATIONS:

- Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment;
- Pass the final examination; and
- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. 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;
  - 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; and
  - paying a biennial renewal fee

#### Business Background:

09/2012 – Present	Investment Adviser Representative SageGuard Financial Group, LLC d/b/a Pineywoods Financial
01/2008 – Present	Agent Pineywoods Financial
08/2009 – 09/2013	Registered Representative Center Street Securities, Inc.

### **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**

Jarrood Paul Null is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. SageGuard Financial Group, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of SageGuard Financial Group, LLC in their capacity as a registered representative or licensed insurance agent.

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

Other than salary, annual bonuses, or regular bonuses, Jarrod Paul Null does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SageGuard Financial Group, LLC.

### **Item 6: Supervision**

As a representative of SageGuard Financial Group, Jarrod Paul Null works closely with supervisor Darwin D. Johnson, and all advice provided to clients is reviewed by this supervisor prior to implementation. Darwin Johnson can be reached at (615) 859-4567. Jarrod Paul Null adheres 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.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Texas securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Jarrod Paul Null has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Jarrod Paul Null has **NOT** been the subject of a bankruptcy petition at any time.