

DAVID E. SWEET, CFP®

This brochure provides supplemental information about David E. Sweet. This supplements the DES Financial Group, LLC ADV Part 2A brochure, which should have also been provided to you. Please contact us at 714-572-3620 or by email at info@desfinancialgroup.com if you need the brochure or if you have any questions.

Additional information about DES Financial Group, LLC is also available at the SEC's website www.adviserinfo.sec.gov (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B

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DES FINANCIAL GROUP, LLC
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ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David E. Sweet, CFP®

Year Born: 1962

Educational Background:

- Bachelor's, Business – CSUF (1996)

Business Background:

- 12/2014 – Present: DES Financial Group, LLC; Managing Member & Chief Compliance Officer
- 02/2009 – Present: LPL Financial, LLC; Registered Representative
- 02/2009 – Present: LPL Financial, LLC dba DES Financial Group, LLC; Investment Adviser Representative
- 03/2002 – 02/2009: Investment Adviser Representative, Edward Jones

Professional Qualifications:

- Series 7, General Securities Representative Examination (2002)
- Series 24, General Securities Principal Examination (2009)
- Series 63, Uniform Securities Agent Laws (2002)

Professional Designation:

Certified Financial Planner (CFP®)

Explanation(s) of Designation:

CFP®: (Certified Financial Planner)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and as of January 2007, attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks. This requires 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and renewal of an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3 – DISCIPLINARY INFORMATION

David E. Sweet has no legal or disciplinary events that are material to you or a prospective client's evaluation of this advisory business.

ITEM 4 – OTHER BUSINESS ACTIVITIES

David E. Sweet is registered representative and investment adviser representative of LPL Financial, LLC, member FINRA/SIPC and an investment adviser registered with the Securities and Exchange Commission. He may offer securities, as a result of, he receives normal and customary commissions. A conflict of interest exists as the commissionable securities sales creates an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, our firm will act in the client's best interest. David E. Sweet is also an insurance agent. Employees who are insurance agents may be paid for these services. In cases where we receive payment, there may be a conflict of interest. At all times, you are free to choose outside agents to avoid the possibility of there being a conflict of interest.

ITEM 5 – ADDITIONAL COMPENSATION

Other than work with DES Financial Group, LLC and any disclosures made in Items 2 and 4 above, David E. Sweet receives no additional compensation related to outside business activities.

ITEM 6 – SUPERVISION

David E. Sweet is the firm's sole owner and Chief Compliance Officer and has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

David E. Sweet has not been found liable in any additional material arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. David E. Sweet has never been the subject of a bankruptcy petition.