

## FORM ADV PART 2B BROCHURE SUPPLEMENT

Justin W Nelson

### **Item 1 – Cover Page**

Justin W Nelson  
Elevated Capital Advisors, LLC  
1100 East 6600 South Suite 320  
Murray, Utah 84121  
801-639-0095  
Date of Supplement: 2018

**This brochure supplement provides information about Justin Nelson that supplements the Elevated Capital Advisors, LLC (“Elevated Capital Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Elton Wilcox at 801-639-0095 or at [ewilcox@elevatedcapadv.com](mailto:ewilcox@elevatedcapadv.com) if you did not receive Elevated Capital Advisors’ brochure or if you have any questions about the contents of this supplement.**

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

### **Item 2 – Educational Background and Business Experience**

#### **Justin Nelson**

1980  
CRD # 6144532

#### ***Post-Secondary Educational Background:***

University of Utah Bachelors of Science in Economics 01/2013 to 05/2015  
Utah State University, General Study, from 01/2001 to 05/2004

#### ***Professional Designations:***

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, 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 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 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); and
- 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 the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 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
- Ethics – Renew 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.

## CRPC®

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.

Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations.

After successful completion of the end-of-course examination, individuals apply for authorization to use the designation. The application includes:

### Adherence to Standards of Professional Conduct

#### Integrity

Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.

#### Objectivity

Maintain objectivity and impartiality with respect to services rendered and advice given.

#### Competency

Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.

#### Confidentiality

Keep client information confidential, disclosing only when authorized or compelled by law.

#### Professionalism

Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.

#### Self-Disclosure

Applicants must disclose 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.

#### Adherence to Terms and Conditions

The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.

Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education, reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.

The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedures.

Complaints against a designee may be filed by any individual using the Complaint Submission form found on the College's Financial Designation Resource website, [www.cffpdesignations.com](http://www.cffpdesignations.com). The College for Financial Planning investigates all complaints and its Ethical Conduct Committee determines whether allegations are justified and whether the conduct warrants disciplinary action.

If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to: reprimand; suspension; or revocation.

#### ***Business Background:***

Elevated Capital Advisors, Investment Adviser Representative, 02/2018 to Present;

LPL Financial, Registered Representative 07/2016 to 02/2018;

New York Life Insurance, Registered Representative, 01/2013 to 05/2016;

#### **Item 3 – Disciplinary Information**

Justin Nelson has no legal or disciplinary events to report.

#### **Item 4 – Other Business Activities**

##### **Insurance Agent**

Elevated Financial Services, LLC

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Justin Nelson is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Justin Nelson will receive commissions for selling insurance and annuity products.

Justin Nelson may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Justin Nelson when recommending products to its clients. While Justin Nelson endeavors at

all times to put the interest of his clients first as a part of Elevated Capital Advisors' overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may affect Justin Nelson's decision-making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Justin Nelson and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

#### **Item 5 – Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Justin Nelson can receive additional benefits.

Certain product sponsors may provide Justin Nelson with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Justin Nelson from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Justin Nelson in providing various services to clients.

Although Elevated Capital Advisors and Justin Nelson endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Justin Nelson when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Justin Nelson.

#### **Item 6 – Supervision**

Elton Wilcox is the Chief Compliance Officer of Elevated Capital Advisors. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Elton Wilcox can be contacted at 801-639-0095.

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