

Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
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Frank A. Gavidia, CFP®

**Nissim & Gavidia
Wealth Management
& Financial Planning, LLC
1299 Newell Hill Place, Suite 303
Walnut Creek, CA 94596
www.NissimGavidia.com**

**Firm Contact:
David Nissim
Managing Partner**

This brochure supplement provides information about Mr. Gavidia that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Nissim if you did not receive Nissim & Gavidia Wealth Management & Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Gavidia is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #2360057.

Item 2: Educational Background & Business Experience

Frank Antonio Gavidia, CFP® | Year of Birth: 1966

Educational Background:

- 1992: San Francisco State University; Bachelor of Science in Economics

Business Background:

- 05/2017 – Present Nissim & Gavidia Wealth Management & Financial Planning, LLC; Managing Partner & Chief Compliance Officer
- 11/2016 – 05/2017 Wells Fargo Clearing Services, LLC; Financial Advisor
- 05/2009 – 11/2006 Wells Fargo Advisors, LLC; Financial Advisor
- 06/2003 – 05/2009 Wachovia Securities, LLC; Financial Advisor
- 11/1993 – 07/2006 CitiGroup Global Markets, Inc; Second Vice President

Exams, Licenses & Other Professional Designations:

- 1993: Series 7, 63 & 65 Exams
- 1997: Insurance Licensed: Accident & Health, Life and Variable Contracts (#0B20391)
- 2008: CERTIFIED FINANCIAL PLANNER, CFP®
- 2014: Series 9 & 10 Exams

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Gavidia.

Item 4: Other Business Activities

Mr. Gavidia is a licensed insurance agents/brokers. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest exists as these insurance sales create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn. To mitigate this potential conflict, our firm will act in the client's best interest.

Item 5: Additional Compensation

Mr. Gavidia does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Nissim supervises and monitors Mr. Gavidia's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Nissim if you have any questions about Mr. Gavidia's brochure supplement at 925-239-0116.

Item 7: Requirements for State-Registered Advisers

Mr. Gavidia has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.