

*This brochure supplement provides information about Benjamin Alexander Williams that supplements the BDT & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Benjamin Alexander Williams if you did not receive BDT & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.*

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

## **BDT & Associates, Inc.**

d/b/a Invicta Financial Group

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Benjamin Alexander Williams**

Personal CRD Number: 6250332

Investment Adviser Representative

BDT & Associates, Inc.  
2615 East 24th Street, Suite 2  
Yuma, AZ 85365  
(928) 344-8000  
[ben@invictafg.com](mailto:ben@invictafg.com)

UPDATED: 12/26/2018

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

**Name:** Benjamin Alexander Williams

**Born:** 1984

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Personal Finance, Winthrop University - 2013

#### **Business Background:**

05/2018 - Present	Investment Adviser Representative BDT & Associates, Inc.
01/2014 – 05/2018	Financial Advisor BDT & Associates, Inc.
01/2014 – 09/2018	Investment Adviser Representative Cambridge Investment Research Advisors, Inc.
05/2013 - 01/2014	Unemployed

## **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**

Benjamin Alexander Williams is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. BDT & Associates, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of BDT & Associates, Inc. in their capacity as a licensed insurance agent.

## **Item 5: Additional Compensation**

Benjamin Alexander Williams does not receive any economic benefit from any person, company, or organization, other than BDT & Associates, Inc. in exchange for providing clients advisory services through BDT & Associates, Inc.

## **Item 6: Supervision**

As a representative of BDT & Associates, Inc., Benjamin Alexander Williams is supervised by Kimberly K. Davis, the firm's Chief Compliance Officer. Kimberly K. Davis is responsible for ensuring that Benjamin Alexander Williams adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Kimberly K. Davis is (928) 344-8000.

## **Item 7: Requirements for State Registered Advisers**

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

- A. Benjamin Alexander Williams 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. Benjamin Alexander Williams has not been the subject of a bankruptcy petition.