



**Noven Financial Group, a Division of SRS  
Capital Advisors, Inc.  
Form ADV Part 2B Brochure Supplement**

**Daniel A. Noven**  
**CRD #4537156**  
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*This brochure supplement provides information about Daniel A. Noven that supplements the SRS Capital Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact SRS Capital Advisors, Inc. if you did not receive SRS Capital Advisors, Inc.'s brochure or if you have any questions about the content of this supplement.*

*Additional information about Daniel A. Noven is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

*Form ADV Part 2B brochure supplements are not approved by the Commission or any state securities authority.*

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

Daniel Albert Noven was born in 1955. Daniel founded Noven Financial Group, Inc. (NFG) in 1995 and has served as President and advisor of NFG ever since. In 2020, NFG merged with SRS Capital Advisors and operates as a division of SRS. Daniel Noven serves as the Managing Director for NFG and as a Managing Director of SRS. Daniel Noven is also President of N&A Professional Group, P. C., (N&A), which he established in August of 2008. Prior to August 2008, he was President of D. A. Noven & Associates, P. C. which he established in 1992. D.A. Noven & Associates, P. C. changed its name to Noven & Rosenbaum, P. C. in 1999 and then to Noven & Robert, P. C. in 2005. Daniel Noven is also a Colorado licensed insurance producer.

Daniel Noven has a Ph.D. in Business Administration with an emphasis in Behavioral Finance and Psychology, a Master of Taxation (MT), and a Bachelor of Science in Finance. He has been a Certified Public Accountant (CPA) in the state of Colorado since 1982. He is a Chartered Retirement Plan Specialist® (CRPS®). He is certified in Financial Forensics (CFF) and is also certified as a Personal Financial Specialist (PFS), both by the American Institute of Certified Public Accountants.

### **Certified Public Accountant (CPA):**

CPAs in the state of Colorado must currently complete the following requirements:

- **Educational Requirements:** earned a Bachelor's degree (or its equivalent) in the field with a minimum of 27 hours in accounting classes and 21 hours in general business classes. At least three of the hours must be in auditing; no more than six hours can be concentrated in any other single area
- **Experience Requirements:** an applicant must have worked in public accounting under the direct supervision of a licensed CPA in the state of Colorado for at least one year. The work the applicant has completed must be for the employer's clients and not for the employer and must be in one or more areas of accounting, including auditing, attestation, tax return preparation, or general accounting. The applicant may not have won any part of the business for which he is working or have any other financial interest in it
- **Additional Education in Place of Experience:** an applicant may substitute an additional 30 semester hours of accounting classes beyond those required to obtain a bachelor's degree, for a minimum total of 120 hours, for the one-year work requirement. Of those 120 hours, at least 45 must be in accounting courses and at least 36 must be in business administration
- **Uniform CPA Examination:** currently the Uniform CPA Examination includes four sections; applicants for a CPA license must pass all of them with a score of no lower than 75. The sections cover auditing and attestation, business environment and concepts, financial accounting and reporting, and regulation
- **Ethics Requirement:** current applicants must complete the American Institute of Certified Public Accountants (AICPA) Ethics Course, which is an 11-hour self-guided class available by correspondence or online
- **Application:** once an applicant has completed the above requirements, he must submit an application for a license to the Colorado State Board of Accountancy and pay a fee.

CPAs renew their designation every two years by completing 80 hours of continuing education. Four of these continuing education hours must be in Ethics.

### **Chartered Retirement Plan Specialist ® (CRPS®)**

The CRPS® credential is a professional designation awarded by the College of Financial Planning to individuals who specialize in creating, implementing, and maintaining retirement plans for businesses. Individuals who hold the CRPS® designation have completed a course of study encompassing the design, installation, maintenance, and administration of retirement plans. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **Personal Financial Specialist (PFS)**

The PFS credential is a financial planning designation awarded by the American Institute of Certified Public Accountants (AICPA) to individuals who specialize in helping individuals plan all aspects of their wealth. Individuals who hold the PFS must first be a CPA. They must also meet the following requirements:

- Be an AICPA member in good standing and agree to comply with continuing professional education and re-accreditation requirements
- Have at least three years of personal financial planning experience, which must be documented with letters from clients and peers
- Demonstrated special competence by passing a comprehensive financial planning examination

Designees renew their designation every three years by completing continuing education requirements. In addition, CPAs with the PFS designation must periodically evaluate and document the professional quality of their practices to ensure that they meet the highest standards of professionalism and integrity. The CPA/PFS must also continue to practice personal financial planning. If the nature of the CPA's practice changes and the number of financial planning hours drops below the minimum required, the CPA will lose the PFS designation.

### **Certified in Financial Forensics (CFF)**

The CFF credential is granted exclusively to CPAs who demonstrate considerable expertise in forensic accounting through their knowledge, skills, and experience. The CFF encompasses fundamental and specialized forensic accounting skills that CPA practitioners apply in a variety of service areas including bankruptcy, insolvency and reorganization, computer forensic analysis, economic damages calculations, family law, fraud prevention, detection and response, financial statement misrepresentation, and valuations.

The CFF credential is exclusively granted by the AICPA to qualified CPAs. To qualify, a new CFF applicant must:

- Maintain AICPA membership in good standing, have at least five years of experience practicing accounting, and meet minimum requirements in relevant business experience and continuing professional education
- Hold a valid and unrevoked CPA certificate or license issued by a legal constituted state authority
- Pass the CFF examination
- Complete the CFF credential application upon successfully passing the CFF examination
- Sign a Declaration of Intent to comply with the requirements of CFF recertification

**Item 3. Disciplinary Information:**

None

**Item 4. Other Business Activities:**

None

**Item 5. Additional Compensation:**

None

**Item 6. Supervision:**

SRS Capital Advisors, Inc. closely monitors the recommendations and planning provided by all of its investment professionals. This is done through monthly and annual compliance meetings, random Associate audits, planned file reviews, clear and concise internal policies and procedures, and strict adherence to all industry laws and regulations. For additional information regarding our internal quality and control procedures please contact: Michael P. Riordan, Managing Director at SRS Capital Advisors at (412) 741-4200; or, via email at: [mriordan@srscap.com](mailto:mriordan@srscap.com).