



Form ADV Part 2A

This brochure provides information about the qualifications and business practices of St. Bernard Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at 479-967-1200. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about St. Bernard Financial Services, Inc. (CRD# 36956) is available on the United States Securities and Exchange Commission's website at <http://www.adviserinfo.sec.gov>

St. Bernard Financial Services, Inc.

1609 West Main Street

Russellville, AR 72801

Robert Keenan

CEO & Chief Compliance Officer

Pho (479) 967-1200

Fax (479) 967-9344

www.stbernardfinancial.com

April 1, 2020

MATERIAL CHANGES

There have been no material changes since the last filing of this Form ADV

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4. ADVISORY BUSINESS

Firm Description

St. Bernard Financial Services, Inc., in addition to being a registered Broker/Dealer, is a fee-based financial advisory firm providing investment advisory services to individuals and small businesses. Founded in 1994, St Bernard is registered as a broker/dealer with the United States Securities and Exchange Commission, The Financial Industry Regulatory Authority (FINRA), the Municipal Securities Rulemaking Board (MSRB), The Securities Investor Protection Corporation (SIPC) and the various states in which we do business. We are registered as an Investment Advisory firm with the United States Securities and Exchange Commission. St Bernard has been registered and provided its broker/dealer and advisory services since its founding.

St Bernard provides portfolio management for individuals, small business, and institutional clients other than investment companies. This service includes the design of portfolios and the implementation of them by the purchase and sale of: (1) registered securities, (2) annuities, and (3) life insurance. Clients may impose restrictions as to the amount of a certain security or type of security. The portfolio will be designed by the advisor in collaboration with St Bernard. Portfolio design is offered to all clients and there is no minimum account size for this service. There is no charge for portfolio design.

St Bernard does not participate in wrap fee accounts.

While many of our services are provided totally within St. Bernard, we also work with other firms to provide some services. As a St. Bernard Registered Investment Advisory client, you will get objective advice without product sales bias or pressure. When we recommend changes in your financial strategy, we take the time to make sure you understand the potential rewards and risks and how those changes will help you achieve your goals. Most importantly, a professional team with uncompromising ethics who believe in a client-oriented, performance-driven approach will support you.

Firm CEO and Registered Principal

Robert Keenan, MBA - Active in financial services since 1987, Mr. Keenan is the founder and CEO of St. Bernard Financial Services, Inc. He has managed both retail securities firms and bank related securities firms. He trained at American Express Financial Advisors and worked for Washington Square Securities before founding St. Bernard Financial Services, Inc. in 1994. He holds a Bachelor Degree in Business Administration from the University of Arkansas in Fayetteville and a Master of Business Administration from the University of Central Arkansas in Conway. Born in 1951, he is a past board member of the WestArk Area Council of the Boy Scouts of America, the Tri- County Regional Water Distribution District, Main Street Russellville, the Russellville Airport Commission, and the Arkansas Valley Bank. He has served as a Small Firm Representative on FINRA's Board of Governors and has served a term on FINRA's Regional Committee in addition to serving as a Hearing Officer on several disciplinary hearings for FINRA.

Managed Assets

As of December 31, 2019, St. Bernard Financial Services, Inc. managed approximately \$70 million in assets.

5. FEES AND COMPENSATION

As a Registered Investment Advisor, St. Bernard endeavors to provide services on a fee basis to the greatest degree possible. Most fees are based on a percentage of assets under management, but clients may choose an hourly rate or a combination to determine fees. Most of our investment recommendations focus on low-cost, no-load products on which St. Bernard receives no commissions. All mutual funds, including no-load funds, charge ongoing fees to cover their operating expenses including management expenses. Owners of mutual fund shares pay their proportionate share of these expenses. These are not paid separately by clients, but they are fees nevertheless and are in addition to fees charged by St. Bernard. The levels of fees charged by different funds are considered strongly in choosing investments. While there is a distinct preference for the lower cost funds, St. Bernard may invest in funds that are not among the

cheapest in its category if it believes there are valid reasons doing so. Not all worthwhile investments are available on a fee-only basis. Representatives, who are properly registered, may also receive commissions on variable products offered through St. Bernard's Broker/Dealer arm. St. Bernard follows the definition of the Certified Financial Planner Board of Standards for fee only, which is as follows: "Fee-Only" denotes a method of compensation in which compensation is received solely from a client with neither the personal financial planning practitioner nor any related party receiving compensation which is contingent upon the purchase or sale of any financial product. A "related party" for this purpose shall mean an individual or entity from whom any direct or indirect economic benefit is derived by the personal financial planning practitioner as a result of implementing a recommendation made by the personal financial planning practitioner. We follow this definition of fee-only compensation with one very specific exception. The only exception is when it is in the clear best interest of our clients to utilize a fee-based compensation arrangement. In a fee based arrangement, a portion of our fee (which is charged as a percent of assets under management) may be in the form of payments directly from the investment companies from whom we may obtain variable products. The percentage of asset compensation in a fee-based arrangement shall be no more than, and is usually less than, our stated fee-only investment advisory fee. If this type of compensation appears to be in the best interest of the client, a written disclosure document will be provided detailing the options of fee-based compensation vs. fee-only compensation. Two examples of this type of arrangement are:

(1) A tax-free exchange from one annuity to another annuity. In this situation, adverse tax consequences would apply to the client if the fee were to be withdrawn from the annuity.

(2) A tax-sheltered annuity (403)b where an annuity needs to be used to fulfill the implementation of the retirement plan. The reason this type of arrangement seems prudent for the client is that if the fee is pulled from certain investments (as in fee-only), it triggers taxable income in the amount of the fee. If the fee is paid by the company (usually in the form of trailer fees), under the current tax laws, it does not trigger such a tax. While we want to be fee-only, we do not want to do so to the detriment of our clients. Using the fee-based approach due to a cut taken by the broker dealer handling the transaction may decrease our compensation. These situations are rare, but it is our goal to be fee-based only to the extent that it helps, instead of harms, our client's financial well being. In the event St. Bernard implements an investment product in which an advisor of the firm will receive a commission, the commission will be fully disclosed to you in advance. If St. Bernard receives commissions as a result of the purchase of an investment asset, that asset will be excluded from any computation of asset based management fees. St. Bernard may also use mutual funds that normally charge a sales commission if these are available for purchase for the client on a net asset cost basis, i.e. without paying a sales commission. Initial consultations to assess client needs and objectives are always at no charge.

For continuing advisory agreements, fees are based on the amount of assets under management and will correspond to the following table from which discounts may be negotiated. Fees are assessed on a quarterly basis and are payable quarterly in advance. These fees are deducted from the client's account.

A Flat Fee To Be Negotiated

or

Account Size		Annual Fee	
First		\$50,000	2.00% of assets
\$50,001	to	\$100,000	1.75% of assets
\$100,001	to	\$250,000	1.50% of assets
\$250,001	to	\$500,000	1.25% of assets
\$501,000	to	\$1 million	1.00% of assets
\$1 million or more			Negotiable

Some clients prefer to be charged on a pure time basis. In those cases, fees or future consultations are billed at a rate of \$125 per hour, payable at the time of services. For special situations, discounts may be negotiated. For consultations involving detailed analysis requiring extensive computer support and outside research, you will be billed for the additional costs. You will be contacted for approval prior to incurring additional expenses. A contract between St. Bernard and you may be terminated at any time upon your or St. Bernard's written notice of 30 days. If you terminate the contract all unearned fees will be returned to you. In the event St. Bernard terminates the contract, all unearned

fees will be returned to you. St. Bernard will return all prepaid fees and void the contract if you request it within five business days of the contract date.

Financial planning fees are charged at the current hourly rate. A typical plan usually involves eight to ten hours of work.

St. Bernard Financial Services, Inc., and their Investment Adviser Representatives may choose to absorb all or a portion of the applicable transaction fees imposed by Trade-PMR, Inc. and/or First Clearing, LLC to initiate securities transactions within your account(s).

6. PERFORMANCE BASED FEES AND SIDE BY SIDE MANAGEMENT

St. Bernard Financial Services Inc. does not use a performance based fee structure side by side based management fees because of the potential conflict of interest. Performance based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client. However, the nature of asset based fees allows St. Bernard to participate in the growth of the client's wealth. This also means that our fees can decline when the client's portfolio declines in value. St. Bernard is not compensated as a share of capital gains or capital appreciation.

7. TYPES OF CLIENTS

St. Bernard Financial Services generally provides investment management services to individuals, families, trust and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. Client relationships vary in scope and length of service. There is no minimum account size to open an account.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

In today's era of dynamic, worldwide change, the investor must remain properly alert and informed to maximize the benefits of his investment experience. Tax changes and other government actions are frequent today and often must be responded to by those who must manage investment outcomes. National trends like the aging of the US population cause doubts about our future financial security. International trends such as the emergence of new industrial and economic powers and the democratization of socialist nations also affect us by creating additional competition and opportunities for US products and services overseas. While change is both inevitable and desirable, the ability to react responsively is the key to our economic success. With broad expertise in a number of investment and financial specialties, coupled with years of experience, St. Bernard evaluates these changes and offers an independent, fee-based team approach to help you with the challenges of the future.

Investment Strategies and Methods of Analysis

St. Bernard develops and utilizes long-term conservative growth strategies using state-of-the-art technologies to provide clients with maximum growth potential with minimum risk and expense. Our primary investment selection and management method is tactical asset allocation based upon principles of Nobel Prizewinning Modern Portfolio Theory. Sources of information St. Bernard may use include financial publications and databases, research reports prepared by others, corporate rating services, company press releases, and annual reports, prospectuses, and filings with the U.S. Securities and Exchange Commission. In addition, St. Bernard utilizes academic research and studies in quantitative finance in developing strategies. St. Bernard generally recommends no-load or sales charge waived mutual funds. St. Bernard may analyze and recommend individual securities. Many clients have assets in accounts such as profit sharing, 401(k) plans, or trusts, which the client may not have the option of placing under our management. We frequently advise clients on the investment of these funds within the current vehicle. Additionally, we will consider these funds as part of the asset allocation of the client's total financial resources. As part of our financial planning, we can analyze the most efficient method of using the different assets to meet their retirement or

other financial goals. This analysis will include current and future projected tax impacts as well as issues of risk, flexibility and costs, in order to provide the greatest benefits to the clients or their estate.

Material Risk of Loss

The investor must be aware that investing in securities involves material risk. There is the risk of loss of purchasing power due to inflation and the material risk of actual loss of value in the account. A conservative growth strategy and tactical asset allocations can lessen the risk but cannot eliminate it. The investor should be prepared for this risk. When receiving a fixed income amount from a portfolio, be aware that the portfolio will decline in value if the distributions exceed the growth of the portfolio. Each of the investment vehicles St Bernard uses carries some degree of these risks.

Research Capabilities

Success in personal and business finance requires a proactive approach to stay at the leading edge of economic trends. Effective decisions require accurate information at the right time. An important part of our service is our extensive research capabilities. St. Bernard has direct access to vast information on US and international economics, taxation, investments, business intelligence, industry trends and technology.

Money Management Services

For money management on a fee-only basis, St. Bernard uses Trade-PMR, Inc., First Clearing, or SEI (hereafter referred to as “account custodians”) to serve as custodian for client accounts. Account custodians charge fees in most cases for effectuating transactions. These fees are separate from and in addition to the fees charged by St. Bernard. St. Bernard exercises very limited discretion on these accounts. This limited discretion may include the collection of management fees directly from the client account held by the account custodian upon presentation of a bill. Each client receives a statement that summarizes the fees paid out of the account and the manner in which the fee was calculated. St. Bernard can implement highly rated investment products that satisfy your needs at minimum transaction costs through your account custodian. While St. Bernard generally utilizes mutual funds and exchange-traded funds, the firm offers advice on a wide range of products, including equity securities, warrants, corporate debt securities, certificates of deposit, municipal bonds, variable insurance products, and US Government securities.

9. DISCIPLINARY INFORMATION

St Bernard, was fined \$6,500 by the State of Arkansas on February 17, 2010 for failure to be registered in the state for the years 2008 and 2009. This was due to the registration coordinator of the firm inadvertently deleting the firm's registration in that state while updating registration in another state. St Bernard has been fined \$25,000 on March 3, 2015 by the Arkansas Securities Department for failing, prior to 2012, to have adequate supervisory procedures in place to detect a Reps use of an outside email system. St Bernard was fined \$250 on May 27, 2016 by the Louisiana Insurance Department for answering a question wrong on an insurance renewal application. St Bernard applied for registration as an Investment Advisory firm in Tennessee and was denied on 4/10/18 because we refused to list an independent contractor sales Rep, who lived and worked in Texas, and was not registered in Tennessee in any capacity, as a Control Person. Form ADV instructions clearly state that this person was not a Control Person. When questioned about it, the SEC said States could do whatever they wanted to. In retrospect we should have just withdrawn the application.

Neither the firm or its control persons have had a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction, nor in an SEC administrative or a self-regulatory organization proceeding.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

St Bernard, as a broker-dealer, sells insurance and investments. It is not owned by or affiliated with any other firm. St Bernard is a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. St Bernard is registered with the Municipal Securities Rulemaking Board and the various states where it conducts business.

Potential for Conflict of Interest

All relationships in which money is exchanged for products hold the potential for conflicts of interest on the part of the provider. At traditional investment brokerage and insurance companies, brokers and agents are compensated on how much product is sold, rather than on how well they helped their customers. This produces a conflict - to create profits for the firm or for the client. In some cases, the private objectives of an advisory firm may outweigh their customer's best interests. Many of St Bernard's advisors are also registered as brokerage representatives of St Bernard. To reduce this conflict of interest, St. Bernard attempts to implement no-load products when available. You will be informed when they are not available. If and when a principal of St. Bernard receives commissions for the sale of a product, disclosure to you is mandatory and you will be given the choice of purchasing investments from an unaffiliated company, if you desire.

Participation in Client Transactions

St. Bernard advisers may purchase and sell publicly traded securities recommended to you, for their own accounts. The sizes of the transactions are small in relation to the total market for each security, and are not believed to materially affect the security's market price. Adviser Representatives of St. Bernard will not simultaneously engage in purchasing or selling of individual securities for their own accounts if such securities are being traded for clients. St Bernard's Advisors are prohibited from selling to client's securities directly from their own accounts. The principals are required to disclose any securities transactions on a regular basis to the company regarding mutual funds and similar investment vehicles. St. Bernard sees no conflict of interest and, therefore, may engage in purchasing or selling for its own account or the accounts of its principals if such investments are being traded for clients. Because of the inferred potential for abuse and conflicts of interest associated with this practice, any purchases or sales of securities by associated persons of St. Bernard will be disclosed to clients upon request. It should also be noted that the securities that may be bought or sold by the associated persons of St. Bernard will be widely held, publicly traded securities and will not be of sufficient quantity to affect the market for the securities. All securities recommended to clients will be based on sound advice, considering the investment objectives of the client, and will never be based on positions held (or anticipated to be held) by associated persons of St. Bernard. All client transactions will be placed ahead of transactions for associated persons. Employee and associated person trades will never be placed ahead of customer orders.

The Chief Compliance officer of St. Bernard Financial Services is Robert Keenan. He is also a registered Representative of St Bernard. Robert reviews advisor trades as outlined in the firm's compliance manual. His personal trades are reviewed by a third party. The personal trading reviews ensure that the personal trading of advisors was not based on inside information and that clients of the firm receive preferential treatment.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

The Advisors of St. Bernard Financial Services, Inc. have committed to a Code of Ethics and Fiduciary oath as outlined by the National Assoc. of Personal Financial Advisors (NAPFA). The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held by the Code of Ethics as outlined by the CFP® Board of Standards. A copy of this code of ethics is available upon request.

12. BROKERAGE PRACTICES

St. Bernard Financial Services, Inc. does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. St. Bernard Financial Services, Inc. recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable rates, and the quality of client service. St. Bernard has custodial agreements with SEI and Trade-PMR Inc. St. Bernard Financial Services, Inc. does not receive a portion of the trading fee. St. Bernard Financial Services, Inc. does not receive any soft dollar benefits from the custodians to whom we have relationships with. St Bernard aggregates orders when practical in order to reduce the transaction charges for its clients.

13. REVIEW OF ACCOUNTS

Periodic Reviews

The frequency of reviews is individually negotiated with each client. Most often annual reviews are conducted unless the client or the advisor initiates a more frequent review. Reviews are conducted other than on the regular schedule when requested by the client or as deemed needed by the Advisor. Factors causing an unscheduled review may include a death in the family, a change in client goals, or other life changing events. The reviews include a brief analysis of asset allocations, tax consequences, both time and market risk, concentration, and client's goals. Reports of the review are not issued by the Advisor. The review is conducted by the advisor on the account.

Supervisory Reviews

Supervisory reviews are conducted by the firm's Chief Compliance Officer on the account opening and on a semi-annual basis. These reviews include comparison of the client's stated goals and investment time frame against the investments recommended for the client's portfolio by the Advisor, reviews for concentration issues, reviews for tax saving strategies, and suitability. Other reviews are undertaken if necessary for other factors as deemed appropriate by the Chief Compliance Officer.

14. CLIENT REFERRALS

Incoming Referrals

St. Bernard Financial Services, Inc. has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for referrals.

Referrals to Other Professionals

St. Bernard Financial Services, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them

15. CUSTODY OF CLIENT ASSETS

Account Statements

Your assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer (e.g. Trade-PMR, Inc., First Clearing), mutual fund companies or transfer agent. Your assets are not held by our advisory firm or any associate of our firm. Trade-PMR, Inc. acts as an introducing broker clearing on a fully-disclosed basis through First Clearing LLC. for our Advisory firm.

16. INVESTMENT DISCRETION

Discretionary Authority for Trading

St. Bernard Financial Services, Inc. accepts only very limited discretionary authority to manage securities accounts on behalf of clients. This discretion is limited to purchases and sales on security positions in accounts and withdrawal of fees as outlined in the client's advisory agreement. The choice of the security is not discretionary. Mutual funds, often used as an investment vehicle for clients, have third party investment managers that have full discretion over trades in the portfolios they manage and do not consult with St. Bernard Financial Services, Inc. or with clients before placing trades.

Limited Power of Attorney

Clients must sign a limited power of attorney before St. Bernard Financial Services, Inc. is given authority to place trades for the client's account. The limited power of attorney is included in the qualified custodian's account application for our main custodians. For accounts not held with our main custodians, clients may sign a separate limited power of attorney document giving discretionary authority to St. Bernard Financial Services, Inc.

17. VOTING CLIENT SECURITIES

We do not vote client's shares in company's annual meetings. You will receive voting proxies or other solicitations directly for either the custodian or a transfer agent. If you have questions concerning your proxy information, please call your designated advisor.

18. FINANCIAL INFORMATION

Financial Condition

St Bernard Financial Services, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because St Bernard Financial Services, Inc. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, six months or more in advance.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Information is provided within other sections of this brochure.

20. BUSINESS CONTINUITY PLAN

General

St. Bernard Financial Services, Inc. has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services, or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, tornados, fire, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived onsite and offsite.

Alternate Offices

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

21. INFORMATION SECURITY PROGRAM

Security of Information

St. Bernard Financial Services, Inc. maintains an information security program to reduce the risk that personal and confidential information may be breached.

Privacy Policy

St Bernard uses procedural, physical and electronic firewall systems to store and secure information about you in compliance with federal regulations. Our systems protect your information from unauthorized access, alteration, or destruction. Access is permitted to only those individuals within our organization who need the information to perform their job responsibilities.

The St Bernard's Privacy Policy applies to anyone who is a current or former St Bernard brokerage client or who registers with one of our services or promotional offers.

St Bernard does not sell your personal information to anyone.

We do not disclose your personal information to third parties, unless one of the following exceptions applies:

- (1) We disclose personal information to investment providers that assist us in processing your transactions or servicing your account(s). An example would be a mutual fund company where you are invested that also that prints and mails your account statement.
- (2) We disclose personal information in limited circumstances when we believe in good faith that disclosure is required under law. For example, we would provide information in cooperation with security regulators or law enforcement authorities, to resolve consumer disputes, or to perform credit evaluations and authenticate checks.
- (3) If for any reason at any time in the future, we find it necessary to disclose any of your personal information in a way that is inconsistent to this policy, we will give you advance notice of the proposed change and the opportunity to opt out of such disclosure.



Form ADV Part 2B Brochure Supplement

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Additional information about St. Bernard Financial Services, Inc. (CRD# 36956) is available on the United States Securities and Exchange Commission's website at <http://www.adviserinfo.sec.gov>

St. Bernard Financial Services, Inc.

1609 West Main Street
Russellville, AR 72801

Robert Keenan

CEO & Chief Compliance Officer

Pho (479) 967-1200

Fax (479) 967-9344

www.stbernardfinancial.com

April 1, 2020

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Robert Keenan. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Keenan is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Robert Keenan-(CRD# 2000976)

Educational Background and Business Experience

Active in financial services since 1989, Mr. Keenan is the founder and CEO of St. Bernard Financial Services. He has managed both retail securities firms and bank related securities firms. He trained at IDS/American Express Financial Advisors and worked for Washington Square Securities before founding St. Bernard Financial Services, Inc. in 1994. He holds a Bachelor Degree in Business Administration from the University of Arkansas in Fayetteville and a Master of Business Administration from the University of Central Arkansas in Conway.

Disciplinary Information

There are no disciplinary disclosures

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives compensation as St Bernard's Chief Executive Officer and Chief Compliance Officer.

Supervision

He is supervised by Sharon Dyer

Additional Information

Born in 1951, he is a past board member of the WestArk Area Council of the Boy Scouts of America, the Tri- County Regional Water Distribution District, Main Street Russellville, the Russellville Airport Commission, and the Arkansas Valley Bank. He has served on the Board of Governors of FINRA. He has served on FINRA's District Committee, which advises the regulatory body on issues important to the member firms and has sat as a Hearing Officer on several FINRA Disciplinary hearings. Robert has his office at 1609 West Main St in Russellville, AR and his phone number is 479-967-1200.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Sid Banks. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Sid Banks is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Sid Banks (CRD# 711829)

Educational Background and Business Experience

Starting in the investment business in 1980 with Merrill Lynch, prior to joining St Bernard in 2012, Sid was Branch Manager for A.G. Edwards in Jonesboro. Sid has a Bachelor of Science in General Business from Arkansas State University and a Graduate Certificate in Trust Banking from The Southwestern Graduate School of Banking at SMU.

Disciplinary Information

Sid has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives no other compensation.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1949, Sid has his office at 300 West Jefferson Avenue in Jonesboro, AR. His phone number is 870-203-0749.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Mark Barkasy. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Barkasy is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Mark Barkasy (CRD# 4334575)

Educational Background and Business Experience

Starting in the investment business in 2001 with Aetna Investment Services, prior to joining St Bernard in 2018, Mark was with Ensemble Financial Services in Manchester. He has attended Manchester Community College.

Disciplinary Information

Mark has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives compensation through his insurance sales company.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1976, Mark has his office at 395 North Main St in Manchester, CT. His phone number is 860-643-2500.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Adam Brown. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Brown is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Adam Brown (CRD# 4905935)

Educational Background and Business Experience

Starting with A.G. Edwards in 2005, Adam worked for SWS Financial before coming to St Bernard in 2012. Adam holds a Series 7 and a Series 66. He has a Bachelor of Sciences in Human Resource Management from Arkansas State University in Jonesboro. He holds a Master of Business Administration from the University of Central Arkansas in Conway where he studied Finance, Managerial Economics and Entrepreneurship.

Disciplinary Information

Adam has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Adam receives no other compensation.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1980, he specializes in long-term investment management and planning for individual clients. He is a member of the Journey Campus in Jonesboro. Adam has his office at 300 West Jefferson Avenue in Jonesboro, AR. His phone number is 870-203-0749

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Delores Carroll. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Delores Carroll is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Delores Carroll (CRD# 1680266)

Educational Background and Business Experience

Active in Financial Services since 1990, Delores trained at Worthen Investments, Inc, now Bank of America before joining St Bernard in 2010. Delores holds the Series 7 and 66. She holds a high school diploma.

Disciplinary Information

She has no disciplinary events.

Other Business Activities

In addition to fee based asset management, she provides commission based investment services through St Bernard.

Additional Compensation

Delores receives no other compensation.

Supervision

She is supervised by Robert Keenan.

Additional Information

Born in 1946, she is a board member of United Way of Cleburne County. Delores has her office at 145 Archer Road in Beebe, AR. Her phone number is 501-412-8027.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Jeremiah Castaneda. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeremiah Castaneda is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Jeremiah Castaneda (CRD# 6341581)

Educational Background and Business Experience

Starting in the business in 2014 with Money Concepts, he joined St Bernard in 2018. He holds a BS degree in Business. He holds the Series 7 and 66 exams.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Jeremiah receives compensation from insurance sales.

Supervision

He is supervised by Sharon Dyer

Additional Information

Born in 1982, Jeremiah has his office at 920 So McColl Rd. STE F Edinburg, TX. His phone number is 956-393-7516.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Windell Cullers. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Windell Cullers is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Windell Cullers (CRD# 1303836)

Educational Background and Business Experience

Starting in the business in 1984 with Edward D. Jones, he joined St Bernard in 2010. He holds a BS degree in Business. He holds the Series 7 and 65 exams.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Windell receives compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1942, Windell has his office at 130A North College Ave in Fayetteville, AR. His phone number is 479-442-8899.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Hal Goren. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Harold Goren is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Harold Goren (CRD# 2014825)

Educational Background and Business Experience

Active in Financial Services since 1990, Hal trained at The Mutual Life Insurance Company of New York before joining St Bernard in 2017. Hal holds the Series 6 and 65. He holds a BS in Business from Western Michigan University.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Hal receives compensation from life insurance sales.

Supervision

He is supervised by Robert Keenan.

Additional Information

Born in 1941, he has his office at 12315 232nd Terrace in Redmond, WA. His phone number is 425-207-3212.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Dan Harrington. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Harrington is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Dan Harrington (CRD# 3045087)

Educational Background and Business Experience

Dan started in the business with New York Life Securities in 1998 before joining St Bernard in 2013. He holds the Series 7, 24, and 66 exams. Dan has a BS degree from the University of Rhode Island.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Dan receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1962, he has his office at 75 Newman Ave. in Rumford, RI. He is active in the Barrington Baptist Church. His phone number is 877-207-6545.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Calvin (Chris) Jones. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Calvin (Chris) Jones is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Chris Jones (CRD# 3110283)

Educational Background and Business Experience

Chris started in the business with New York Life Securities in 1998 before joining St Bernard in 2013. He holds the Series 7, 24, and 66 licenses. Chris has a BS degree.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Chris also sells life and health insurance for his own agency.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1956, he has his office at 15 Elmcrest Ct. Little Rock, AR. His phone number is 501-258-5381.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Dan Kessler. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Dan Kessler is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Dan Kessler (CRD# 1990743)

Educational Background and Business Experience

Dan came to St Bernard in 2013 from the investment department of Arvest Bank, where he started in the business in 1997. Dan holds a Series 7, 52, and 65 exam designations and is registered as a CFP with the Board of Certified Financial Planners. Dan has a BSBS degree. The CFP designation is earned by passing a rigorous exam covering professional conduct, financial planning, education planning, risk management, investment planning, tax planning, estate planning, and financial plans

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1958, his office is located at 206 So. 2nd St, Suite B in Rogers, AR. His phone number is 479-418-9906.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Tom Kilfoyle. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Kilfoyle is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Tom Kilfoyle (CRD# 4848982)

Educational Background and Business Experience

Tom came to St Bernard in 2018 from Packerland Brokerage. He started in the business in 2004 with Lerner and Associates. Tom holds a Series 7 and 65 exam designations. Tom has a BS degree from the University of Colorado and a MBA from the University of Bridgeport.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1954, his office is located at 87 Ten Coat Lane in Shelton, CT. His phone number is 203-305-2196.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Phillip Lay. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Phillip Lay is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Phillip Lay (CRD# 2999223)

Educational Background and Business Experience

Starting in the business with Morgan Stanley in 1998, Phillip came to St Bernard in 2010. Phillip holds a Series 7, and 65 licenses. Phillip has a BBA and MBA in Finance.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from a family owned commercial mortgage business.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1962, his office is located at 425 West Capitol Ave. Suite 1514, in Little Rock, AR. His phone number is 501-454-7478.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Herman Ledet. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Herman Ledet is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Herman Ledet (CRD# 1202828)

Educational Background and Business Experience

Starting in the business with Equitable in 1983, Herman came to St Bernard in 2016, coming from AXA Advisors. He holds a Series 6, and 65 licenses. Herman is the holder of a high school diploma and many college credits.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Sharon Dyer

Additional Information

Born in 1951, his office is located at 1651 Louisville Ave, Suite 126 in Monroe, LA. His phone number is 318-323-8436.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Rick Madrid. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Rick Madrid is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Rick Madrid (CRD# 5934665)

Educational Background and Business Experience

Starting in the business with Merrill Lynch in 2011, Rick came to St Bernard in 2019, coming from Lowell and Company. He holds the Series 7, and 65 licenses. Rick is the holder of a BS in Economics from Tarleton State.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Sharon Dyer

Additional Information

Born in 1979, he works from his home at 4630 55th Dr. Apt 109 in Lubbock, TX. His phone number is 806-794-7300.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information David Mannaioni. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about David Mannaioni is available on the SEC's website at <http://www.adviserinfo.sec.gov>

David Mannaioni (CRD# 3009569)

Educational Background and Business Experience

Starting in the financial services business in 1995 with State Farm, David holds the Series 6, 7, and 63 securities registrations along with life and health insurance licenses. He joined St. Bernard in 2016 after leaving Waddell & Reed. David earned a BS from Illinois State University and an MS in Financial Planning from the College for Financial Planning. He also holds the CFP and ChFC accreditations. The Certified Financial Planner and Chartered Financial Consultant designations are earned by passing rigorous exams covering professional conduct, financial planning, education planning, risk management, investment planning, tax planning and estate planning.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard and he is the Dean of Academic Programs where he teaches classes at the College for Financial Planning in addition to his financial planning practice.

Additional Compensation

He teaches classes at the College for Financial Planning in addition to a tax planning business.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1961, his office is located at 6325 S. Logan Ct. in Centennial, CO. His phone number is 720-998-5353.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Bill McGonigle. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about William John McGonigle is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Bill McGonigle (CRD# 4307014)

Educational Background and Business Experience

Starting in the business in 2001 with UBS Financial Services, Bill holds the Series 7 examination. He joined St Bernard in 2019 after leaving LPL Financial. He holds both a BS degree.

Disciplinary Information

He one disciplinary event. This was a dispute with a customer that was settled for \$100,000 in 2008.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Bill has a insurance agency that sells life and health insurance.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1964, his office is located at 1107 Crestline Pl. in Seaford, NY 11783. His phone number is 516-721-3492.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Stephanie Mitzel. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephanie Matthews Mitzel is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Stephanie Mitzel (CRD# 4431781)

Educational Background and Business Experience

Starting in the business in 2006 with BBVA Compass, Stephanie holds the Series 6, 7, and 65 examinations. She joined St Bernard in 2019 after leaving First Allied. She holds a BS degree from LSU.

Disciplinary Information

There are no disciplinary events.

Other Business Activities

In addition to fee based asset management, she provides commission based investments through St Bernard.

Additional Compensation

She has an after school tutoring service.

Supervision

She is supervised by Robert Keenan

Additional Information

Born in 1975, her office is located at 303 East Ocotillo Rd in Phoenix, AZ 85012. Her phone number is 480-229-8566.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Don Montgomery. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Don Montgomery is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Donald Montgomery (CRD# 2548325)

Educational Background and Business Experience

Starting in the business with Prudential in 1995, Don came to St Bernard in 2013 from MML Investors. Holder of a high school diploma, Don has passed the Series 6, and 66 exams.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales and a horse and cattle operation.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1957, his office is located at 200 So. Main St., Suite 102 in Mountain Home, AR. His phone number is 501-425-0616.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Aaron Ochoa. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Aaron Ochoa is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Aaron Ochoa (CRD# 4222628)

Educational Background and Business Experience

Starting in the business in 2003 with Investment Professionals, he came to St Bernard from Invest Financial in 2017. Aaron holds a Series 7 and 66 designations and is a licensed insurance agent. Aaron has a BSBA from Oklahoma State University.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1974, his office is located at 3105 W Skelly Dr. in Tulsa, OK 74105. His phone number is 918-530-7222.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about James Orgeron. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about James Orgeron is available on the SEC's website at <http://www.adviserinfo.sec.gov>

James Orgeron (CRD# 5427034)

Educational Background and Business Experience

He earned his Series 7 and Series 66 designations in November 2007 and ran the Edward Jones Destrehan, LA office from February 2008 until May 2012 when he resigned to pursue independence and investment advisory service with St. Bernard. In February 2011. He studied at Nicholls State University in Thibodaux, LA in the early 1970's.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from a concrete business run by his son.

Supervision

He is supervised by Sharon Dyer

Additional Information

Born in 1953, James has his office at 23 Brittany Drive in Kenner, LA. His phone number is 504-487-7899.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information Harry Paez. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Harry Paez is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Harry Paez (CRD# 2976821)

Educational Background and Business Experience

Harry started in the business with E-W Investments in 1998 before joining St Bernard in 2017. He holds the Series 7 and 65 designations. Harry has a high school diploma.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Harry receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1957, he has his office at 23075 Twinflower Ave. in Wildomar, CA. His phone number is 951-805-8670.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Tony Rix. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony Rix is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Tony Rix (CRD# 2850212)

Educational Background and Business Experience

Tony holds the Series 7 and 65 designations. He began his investment career with Money Concepts Capital in 1997 and joined St Bernard in 2016, coming from Transamerica. He holds a Bachelor of Arts degree from the University of Massachusetts,

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

In addition to being an active firefighter and EMT, he receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1961, Tony works from his office at 166 Elm St in Westfield, MA. His phone number is 413-568-8390.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Wajee Siddiqui. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Wajeehuddin Siddiqui is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Wajee Siddiqui (CRD# 2277211)

Educational Background and Business Experience

Starting in the investment business in 1992 with Metropolitan Life, he came to St Bernard in 2017 from Wilbanks Securities. Wajee holds the Series 6, 7, and 65 exams. He has a Master in Business Administration from Lincoln University.

Disciplinary Information

Wajee has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission-based investment services through St Bernard.

Additional Compensation

Wajee receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1961, he works from his office at 655 Craig Road, Suite 310 in St louis, MO. His phone number is 314-989-0520

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Jeremy Sakulenzki. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeremy Sakulenzki is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Jeremy Sakulenzki (CRD# 6370124)

Educational Background and Business Experience

Jeremy holds the Series 6, 7 and 65 designations. He began his investment career with New York Life in 2014 and joined St Bernard in 2016. Jeremy holds a Bachelor of Business from Texas A&M University.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Sharon Dyer

Additional Information

Born in 1990, he works from his office at 8000 I-10 W. Ste 920 In San Antonio, TX. His phone number is 210-960-7899.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Louis Scherschel. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Louis Scherschel is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Louis Scherschel (CRD# 5634741)

Educational Background and Business Experience

Louis holds a Series 7 and 66 exams. He began his investment career with RBC Capital in March of 2009 and joined St Bernard in 2016, coming from Sigma Financial. He holds a BS in Civil Engineering and a Master of Architecture from the University of Minnesota.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from his architectural practice, from acting, and from property management.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1977, Louis works from his office at 509 Belmont Parkway in Sleepy Hollow, IL. His phone number is 651-206-7202.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information David Tomfohrde. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about David Wayne Tomfohrde is available on the SEC's website at <http://www.adviserinfo.sec.gov>

David Tomfohrde (CRD# 2340862)

Educational Background and Business Experience

Starting in the business in 1993 with Ameriprise, he joined St Bernard in 2019. David holds the Series 7 exam. David Earned BS from The University of Wisconsin - Stout in 1989.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He owns and manages an insurance agency.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1954, he works from his home at 1442 Ripley in Maplewood, MN 55109. His phone number is 651-338-4238.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Josh Turner. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Josh Turner is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Josh Turner (CRD# 4625584)

Educational Background and Business Experience

Josh started his career in banking and then moved to the securities business in 2003 with Arvest Bank. He holds the Series 7 and 65 designations in addition to a Life Insurance license. Josh came to St Bernard in 2014. He holds a high school diploma.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from insurance sales.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1973, he works out of an office with Dan Kessler., Josh has his office at 206 So. 2nd St, Suite B in Rogers, AR. His phone number is 479-366-9639

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Phil G. Ward. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Phillip G. Ward is available on the SEC's website at www.advisorinfo.sec.gov

Phil G. Ward, CPA (CRD# 4141511)

Educational Background and Business Experience

Starting in the business in 2000 with Multi-Financial, Phil joined St Bernard in 2015, coming from First Independent Financial. He holds a BS in Accounting from the University of Oklahoma. Phil has passed the Series 7 and 65 exams.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

He receives additional compensation from an active CPA and tax practice.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1947, his office is located at 2522 E. 71st St in Tulsa, OK. His phone number is 918-481-3344.

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Earl Weniger. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Earl Weniger is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Earl Douglas Weniger, MBA, CFA (CRD# 2125984)

Educational Background and Business Experience

Earl has a Bachelor of Arts in International Relations from the University of Virginia and studied at Georgetown University Graduate School. He holds a Master of Business Administration from the Harvard Business School where he studied Finance, Managerial Economics and Real Estate. He was awarded the Chartered Financial Analyst designation in 1997. Starting in the business with American Express Financial Advisors in 1991, he joined St Bernard in 2003, coming from The Leaders Group. He holds the Certified Financial Analyst designation in addition to passing the Series 65 exam. The CFA designation is earned after passing a rigorous exam covering advanced analytics of financial planning, corporate finance, equity investments, bonds, derivatives, portfolio management, and wealth planning.

Disciplinary Information

He has no disciplinary history.

Other Business Activities

None

Additional Compensation

He receives no additional compensation

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1945, Earl is a member of the Association for Investment Management and Research and the Arkansas Financial Analysts Society. He was a Fellow of the Leadership Institute sponsored by the Greater Little Rock Chamber of Commerce. Earl works from his office at 85 Chevaux Circle in Little Rock, AR. His phone number is 501-960-9592

22. BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

This brochure supplement provides information about Mark Yarbrough. This document supplements St. Bernard Financial Services, Inc brochure. You should have received a copy of that brochure. Please contact Robert Keenan if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Yarbrough is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Mark Yarbrough (CRD# 734487)

Educational Background and Business Experience

Mark started his career in 1981 with Brittenum and Associates, he left O.N. Equity Sales to join St Bernard in 2010. He holds the Series 7, 24, 53 and 66 exam designations. He holds a high school diploma.

Disciplinary Information

He has no disciplinary events.

Other Business Activities

In addition to fee based asset management, he provides commission based investment services through St Bernard.

Additional Compensation

Mark sells insurance with Midland Financial, a company he owns.

Supervision

He is supervised by Robert Keenan

Additional Information

Born in 1953, Mark has his office at 424 West Walnut St. in Rogers, AR. His phone number is 479-633-8404.