



Blue Barn Wealth

Blue Barn Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Benjamin Franklin Cummings, PhD, CFP®

Personal CRD Number: 6878065

Investment Adviser Representative

Orem Office

352 West Center Street
Orem, UT 84057

Salt Lake Office

1308 South 1700 East, Suite 208
Salt Lake City, UT 84108

(801) 466-4101

benjamin@bluebarnwealth.com
www.bluebarnwealth.com

This brochure provides information about Benjamin Franklin Cummings that supplements the Blue Barn Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Benjamin if you did not receive Blue Barn Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Blue Barn Wealth, LLC may be referred to as "Blue Barn Wealth," and Benjamin Franklin Cummings may be referred to as "Benjamin" or "Benjamin Cummings."

Additional information about Benjamin is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Benjamin Franklin Cummings

Born: 1982

Education

- PhD Personal Financial Planning, Texas Tech University, 2013
- BS Psychology, Utah State University, 2007 (Magna Cum Laude)

Designations

- CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque 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.

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 cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income 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. For more information about CFP® certification, please visit www.cfp.net.

Business Background

- 10/2017 – Present *Partner, Blue Barn Wealth, LLC*
- 08/2019 – Present *Assistant Professor, Utah Valley University*
- 02/2018 – Present *Editor, Journal of Personal Finance*
- 10/2017 – Present *Owner/Manager, Benjamin F. Cummings, LLC*
- 11/2017 – 03/2019 *Investment Adviser Representative, Financial Planning Office, LLC*
- 05/2016 – 7/2019 *Associate Professor of Behavioral Finance, The American College*
- 08/2012 – 05/2016 *Assistant Professor, Saint Joseph's University*
- 10/2011 – 08/2012 *Scholar in Residence, Certified Financial Planner Board of Standards, Inc.*
- 08/2008 – 12/2011 *Research Assistant and Graduate Instructor, Texas Tech University*
- 05/2008 – 08/2008 *Summer Associate, FJY Financial, LLC*
- 02/2008 – 05/2008 *Financial Maintenance Educator, Utah State University Extension*

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 Cummings is an Assistant Professor and Program Chair of the Master of Financial Planning & Analytics program at Utah Valley University (UVU). Although this activity involves significant time during traditional business hours, it does not pose a material conflict of interest or negatively affect his ability to serve advisory clients. From time to time, clients of Blue Barn Wealth may take classes from UVU. Blue Barn Wealth always acts in the best interest of the client, and clients always have the right to decide whether or not to utilize the services of any representative in such individual's outside capacities.

Benjamin is also the editor for the *Journal of Personal Finance*, published by the International Association of Registered Financial Consultants (IARFC). He is responsible for the academic integrity of the journal, which includes corresponding with authors and blind reviewers to ensure that articles undergo a rigorous review prior to publication.

Item 5: Additional Compensation

Benjamin does not receive any economic benefit from any person, company, or organization, other than Blue Barn Wealth in exchange for providing clients advisory services through Blue Barn Wealth.

Item 6: Supervision

As a representative of Blue Barn Wealth, Benjamin works in consultation with the Chief Compliance Officer, Hyrum Smith, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Benjamin adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Hyrum Smith can be reached at (801) 466-4101 or hyrum@bluebarnwealth.com.

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.

Benjamin Cummings has NOT been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, NOR has Benjamin Cummings been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. an investment or an investment-related business or activity;
2. fraud, false statement(s), or omissions;
3. theft, embezzlement, or other wrongful taking of property;
4. bribery, forgery, counterfeiting, or extortion; or
5. dishonest, unfair, or unethical practices.

Benjamin Cummings has NOT been the subject of a bankruptcy.