

This brochure supplement provides information about Steven Paul Van Metre that supplements the Atlas Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Steven Paul Van Metre, Investment Adviser Representative if you did not receive Atlas Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Paul Van Metre is also available on the SEC's website at www.adviserinfo.sec.gov.

Atlas Financial Advisors, Inc.
Form ADV Part 2B – Individual Disclosure Brochure

for

Steven Paul Van Metre
Personal CRD Number: 4994543
Investment Adviser Representative

Atlas Financial Advisors, Inc.
5901 Sundale Avenue, Suite B
Bakersfield, California 93309
(661) 398-9900
stevenvanmetre@gmail.com

UPDATED: 04/12/2021

Item 2: Educational Background and Business Experience

Name: Steven Paul Van Metre

Born: 1975

Education Background and Professional Designations:

Education:

BA Business, National University - 2005

Professional Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame 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 insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement 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:

- i. 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
- ii. 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.

Business Background:

03/2012 – Present	Investment Adviser Representative Atlas Financial Advisors, Inc.
07/2001 – Present	Owner Bakersfield Retirement Group
12/2005 – 09/2008	Registered Representative Capital Financial Services, Inc.
09/2008 – 11/2008	Registered Representative BrokersXpress, LLC
06/2010 – 03/2012	Investment Adviser Representative Pacific Financial Strategies, Inc.

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

Steven Paul Van Metre is a licensed insurance agent, and the owner of Bakersfield Retirement Group. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Atlas Financial Advisors, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Atlas Financial Advisors, Inc. in their capacity as an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Steven Paul Van Metre does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Atlas Financial Advisors, Inc..

Item 6: Supervision

As a representative of Atlas Financial Advisors, Inc., Steven Paul Van Metre works closely with the supervisor, Arthur Cole Garcia, who reviews all advice provided to clients prior to implementation. Arthur Cole Garcia contact information is: (530) 990-3070, cole@atlasfinancialadvisors.com.

Item 7: Requirements For State Registered Advisers

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

A. Steven Paul Van Metre 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. Steven Paul Van Metre has NOT been the subject of a bankruptcy petition at any time.