

*This brochure supplement provides information about Arthur Cole Garcia that supplements the Atlas Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Arthur Cole Garcia, President 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 Arthur Cole Garcia is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Atlas Financial Advisors, Inc.**

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

*for*

### **Arthur Cole Garcia**

Personal CRD Number: 4865182

Investment Adviser Representative

Atlas Financial Advisors, Inc.  
2126 5<sup>th</sup> Avenue  
Oroville, California, 95965  
(530) 589-2515  
cole@atlasfa.com  
www.atlasfa.com

UPDATED: 04/12/2021

## Item 2: Educational Background and Business Experience

**Name:** Arthur Cole Garcia **Born:** 1976

### Education Background and Professional Designations:

#### Education:

BS Computer/Science Mathematics, Bridgewater State – 2004

#### 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:**

01/2012 – Present	President Atlas Financial Advisors, Inc.
01/2010 – 02/2012	Vice-President Pacific Financial Strategies, Inc.
03/2008 – 02/2010	Investment Adviser Representative Investment Advisors
03/2008 – 02/2010	Registered Representative Proequities, Inc.
07/2005 – 03/2008	Registered Representative/ Investment Adviser Representative Jefferson Pilot Securities Corporation
10/2004 – 07/2005	Registered Representative Metlife Investors
05/1999 – 07/2004	Program Specialist May Institute

### **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**

Arthur Cole Garcia is a licensed insurance agent. 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, Arthur Cole Garcia 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 the only owner and representative of Atlas Financial Advisors, Inc., Arthur Cole Garcia supervises all duties and activities of the firm. Arthur Cole Garcia's contact information is on the cover page of this disclosure document. Arthur Cole Garcia adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## 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. Arthur Cole Garcia 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. Arthur Cole Garcia has **NOT** been the subject of a bankruptcy petition at any time.