

FORM ADV PART 2A DISCLOSURE BROCHURE

Josh Arnold Investment Consultant, LLC

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This brochure provides information about the qualifications and business practices of Josh Arnold Investment Consultant, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 952-925-5608. 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.

Additional information about Josh Arnold Investment Consultant, LLC (CRD #163088) is available on the SEC's website at www.adviserinfo.sec.gov

**FEBRUARY 27,
2021**

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on March 18, 2020, the following updates have been made:

- The firm is seeking registration with the SEC.
 - Item 18 has been updated to reflect the change in up front fees allowed
 - Item 19 has been removed.
 - Item 7 of the supplemental brochure has been removed.
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Full Brochure Available

This brochure is being delivered in full.

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Item 4: Advisory Business

Firm Description

Josh Arnold Investment Consultant, LLC ("JAIC") was founded in 2012. Joshua Arnold is 100% owner.

JAIC is a fee based financial planning and investment management firm. The firm does not sell annuities and insurance products.

JAIC does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed.

Types of Advisory Services

JAIC provides investment supervisory services, also known as asset management services and furnishes financial planning and investment advice through consultations.

ASSET MANAGEMENT

JAIC offers both discretionary and non-discretionary direct asset management services to advisory clients. For discretionary based accounts, the client will authorize JAIC discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. For non-discretionary based accounts, JAIC will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, JAIC will obtain prior client approval before executing any transactions. JAIC will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate JAIC on an hourly fee basis described in detail under "Fees and Compensation" section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, the client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through JAIC. Financial plans will be completed and delivered inside of thirty (30) days.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose

restrictions on investing in certain securities or types of securities. These restrictions will be listed in detail on the Investment Advisory Agreement.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

JAIC does not sponsor any wrap fee programs.

Client Assets under Management

As of the December 31, 2020, JAIC had \$123,334,000 in discretionary client assets under management and \$0 in non-discretionary assets under management.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

JAIC bases its fees on a percentage of assets under management and hourly fees.

ASSET MANAGEMENT

JAIC offers discretionary and non-discretionary direct asset management services to advisory clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

Assets Under Management	Annual Fee	Monthly Fee
Up to \$150,000	2.5%	.2083%
\$150,001 - \$1,000,000	2.00%	.1667%
Over \$1,000,001	1.50%	.125%

The annual Fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed monthly in arrears based on the amount of assets managed as of the last business day of the previous month. If margin is utilized, the fees will be billed based on the gross asset value of the account. This means that the value that the fees are calculated on will include the margin loan balance. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with third (30) days written notice. For accounts opened or closed mid-billing period, any unpaid earned fees will be due to JAIC. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

FINANCIAL PLANNING and CONSULTING

JAIC charges an hourly fee of \$250 for financial planning. Prior to the planning process the client will be provided an estimated plan fee. The services include, but are not limited to, a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, and Taxes. Client will pay half of the estimated fee at the signing of the agreement with the balance due upon delivery of the completed plan. Services are completed and delivered inside of thirty (30) days. Client may cancel within five (5) business days of signing Agreement for a full refund. If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to JAIC.

Client Payment of Fees

Investment management fees are billed monthly in arrears, meaning we bill you after the billing period. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling, margin interest and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations).

JAIC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Financial planning fees will be billed half of the estimated fee at the signing of the agreement with the balance due upon delivery of the completed plan.

If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to JAIC.

External Compensation for the Sale of Securities to Clients

JAIC does not receive any external compensation for the sale of securities to clients, but investment advisor representatives of JAIC may receive commissions for the sale of securities as registered representatives of unaffiliated broker dealers.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

JAIC does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

JAIC primarily provides investment advice to individuals and high net worth individuals. Client relationships vary in scope and length of service.

Account Minimums

JAIC does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis and technical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information include Morningstar, financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may option writing (including covered options, uncovered options or spreading strategies).

Option transactions are not suitable for all persons and clients should be aware of the risks involved. The risks involved are credit risk, market risk, funding risk, and operational risk. Clients will receive a separate disclosure from the custodian on the risks associated with standardized options.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with JAIC:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk*: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk*: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Funding Risk*: The risk that, as a result of mismatches or delays in the timing of cash flows due from or to the client or counterparty in the transactions, the client or counterparty may not have adequate cash available to fund current obligations.
- *Operational Risk*: The risk of loss to the client arising from inadequacies in or failures of system and controls for, monitoring and quantifying the risks and contractual obligations associated the transactions, for recording and valuing the transactions, or for detecting human errors or systems failures.
- *Credit Risk*: The risk of loss of principal stemming from a borrower's failure to repay a loan or otherwise meet a contractual obligation.
- *Options Trading*: The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a "book-entry" only investment without a paper certificate of ownership.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither JAIC nor any of its employees are affiliated with a broker-dealer.

Futures or Commodity Registration

Neither JAIC nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member, Joshua Arnold has no material relationships to report.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

JAIC does not utilize the services of Third Party Money Managers to manage client accounts.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of JAIC have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of JAIC employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of JAIC. The Code reflects JAIC and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

JAIC's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of JAIC may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

JAIC's Code is based on the guiding principle that the interests of the client are our top priority. JAIC's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and

confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

JAIC and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

JAIC and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide JAIC with copies of their brokerage statements.

The Chief Compliance Officer of JAIC is Joshua Arnold. He reviews all employee trades each month. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

JAIC does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide JAIC with copies of their brokerage statements.

The Chief Compliance Officer of JAIC is Joshua Arnold. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

JAIC may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. JAIC will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. JAIC relies on its broker to provide its execution services at the best prices available. Lower

fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by JAIC.

- *Directed Brokerage*

In circumstances where a client directs JAIC to use a certain broker-dealer, JAIC still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: JAIC's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and conflicts of interest arising from brokerage firm referrals.

- *Best Execution*

Investment advisors who manage or supervise client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by JAIC from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. JAIC does not receive any soft dollar benefits.

Aggregating Securities Transactions for Client Accounts

JAIC is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of JAIC. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by investment advisor representative assigned to the account. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of the client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of

each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. JAIC will provide performance reports upon client request.

Item 14: Client Referrals and Other Compensation

Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest

JAIC does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

JAIC does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by JAIC.

JAIC is deemed to have constructive custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of JAIC.

JAIC is also deemed to have limited custody due to its Third-Party Standing Letters of Authorization ("SLOA").

JAIC and its qualified custodian meet the following seven (7) conditions in order to avoid maintaining full custody and be subject to the surprise exam requirement:

1. The Client provides an instruction to the qualified custodian, in writing, that includes the Client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2. The Client authorizes JAIC, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The Client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the Client's authorization and provides a transfer of funds notice to the Client promptly after each transfer.
4. The Client has the ability to terminate or change the instruction to the Client's qualified custodian.
5. JAIC has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the Client's instruction.
6. JAIC maintains records showing that the third party is not a related party nor located at the same address as JAIC.

7. The Client's qualified custodian sends the Client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Item 16: Investment Discretion

Discretionary Authority for Trading

JAIC accepts discretionary authority to manage securities accounts on behalf of clients. JAIC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, JAIC consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. JAIC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

JAIC does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, JAIC will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because JAIC does not serve as a custodian for client funds or securities and JAIC does not require prepayment of fees of more than \$1,200 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

JAIC has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither JAIC nor its management has had any bankruptcy petitions in the last ten years.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

ITEM 1 COVER LETTER

Joshua D. Arnold

Josh Arnold Investment Consultant, LLC

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This brochure supplement provides information about Joshua D. Arnold and supplements the Josh Arnold Investment Consultant, LLC's brochure. You should have received a copy of that brochure. Please contact Josh Arnold Investment Consultant, LLC if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua D. Arnold (CRD #828189) is available on the SEC's website at www.adviserinfo.sec.gov.

**FEBRUARY 27,
2021**

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Joshua D. Arnold

- Year of birth: 1951
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Item 2 Educational Background and Business Experience

Educational Background:

- Franklin & Marshall College; AB; 1972
- University of Akron; Masters; Urban Studies; 1975
- College of Financial Planning; CFP; 1985

Business Experience:

- Josh Arnold Investment Consultant, LLC; Investment Advisor Representative/CCO; 02/2016 - Present
 - Josh Arnold Investment Consultant, LLC; Managing Member; 03/2012 - Present
 - AOS, Inc. dba MoneyBlock; Registered Representative; 08/2012 – 11/2016
 - MoneyBlock; Investment Advisor Representative; 09/2012 – 10/2012
 - BrokersXpress LLC; Investment Advisor Representative; 10/2008 – 08/2012
 - BrokersXpress LLC; Registered Representative; 03/2006 – 08/2012
 - Emmett A. Larkin Company, Inc.; Registered Representative; 12/1999 – 03/2006
 - SunPoint Securities, Inc.; Registered Representative; 08/1998-01/1999
 - RJ Steichen & Company; Registered Representative; 04/1998 – 08/1998
 - Linsco/Private Ledger Corp; Registered Representative; 03/1981 – 04/1998
 - First Investors Corporation; Registered Representative; 10/1976 – 03/1981
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Item 3 Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

Managing Member, Josh Arnold has no other business activities to report.

Item 5 Additional Compensation

Mr. Arnold does not receive any additional compensation, and he does not receive any performance based fees.

Item 6 Supervision

Since Mr. Arnold is the sole owner of Josh Arnold Investment Consultant, LLC, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.