

# Supervised Person Brochure

Part 2B of Form ADV

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**Myron James Borth II**

**("James")**



**BROWN**

**FINANCIAL ADVISORS**

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**WORKING FOR CLIENTS, NOT COMPANIES**

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**Milford, OH 45150**

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This brochure provides information about Myron James Borth and supplements the Brown Financial Advisors, LLC's brochure. Being registered as a registered investment adviser does not imply a certain level of skill or training. You should have received a copy of that brochure. Please contact Myron James Borth if you did not receive Brown Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Myron James Borth (CRD #6065174) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

March 26, 2021

# Brochure Supplement (Part 2B of Form ADV)

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## Additional Investment Advisor Representative - Myron "James" Borth

- Year of Birth: 1964
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- FINRA Series 65 - Investment Advisor Representative
- Life, Health, Accident and Annuity Insurance Lines - Licensure
- Mortgage Broker Loan Origination Officer - Licensure
- Oklahoma City Community College - Business Administration Studies - Studies
- Central State University: Business Administration - Studies

#### Business Experience:

- Brown Financial Advisors, LLC: Investment Advisor Representative  
From 05/2012-Present
  - Brown Insurance & Tax Advisors, LLC: Vice President/Insurance Agent/Enrolled Agent/Loan Originator  
From 06/2002-Present
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### Item 3 Disciplinary Information

None to report.

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### Item 4 Other Business Activities

Myron "James" Borth has a financial industry affiliated business as an independent insurance agent. Seasonally, Mr. Borth offers clients advice or products from this activity. Myron James Borth has a financial industry affiliated business as an independent tax preparer. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products or a fee-for-service for tax preparation.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. However, this conflict is mitigated by the fact that Mr. Borth has a fiduciary responsibility by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products or services through another insurance agent or tax preparer of their choosing.

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### Item 5 Additional Compensation

Myron James Borth receives commission and/or fees for the insurance products purchased from him or a fee-for-service for tax preparation through Brown Insurance & Tax Advisors, LLC., but does not receive any performance-based fees.

Mr. Borth may receive certain benefits from Gradient Investments, LLC (and/or its affiliated companies) based on achieving certain production thresholds. These thresholds are not based on the sale of any specific product or specific product type. These incentives include marketing assistance, access to technology, office support, and business trainings and trips. While some of these benefit the client, such as technology and training, some do not. This creates a conflict of interest because it gives an incentive to the representative to meet this threshold. This conflict

is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first. Clients are not required to use Gradient Investments, LLC or any of its affiliated companies.

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#### **Item 6 Supervision**

Myron James Borth is supervised by Greg Brown, Chief Compliance Officer. He reviews James' work through client account reviews, quarterly personal transaction reports, as well as frequent face-to-face meetings, phone interactions, electronic communication. Mr. Brown can be contacted at 513-575-9654 or by email at [gbrown@brownfinancialadvisors.com](mailto:gbrown@brownfinancialadvisors.com).