

Benjamin Lincoln
IARD# 4701280
429 Santa Monica Boulevard, Suite 350
Santa Monica, CA 90401

March 7, 2018

This brochure supplement provides information Benjamin Lincoln that supplements the Redwood Wealth Management brochure. You should have received a copy of that brochure. Please contact Benjamin Lincoln at (888) 552-1905 if you did not receive Redwood's brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Benjamin A. Lincoln, b. 1978

Educational Background

The University of North Carolina - Charlotte, BS Business Administration (2003)

Business Experience

Firm	Position	Dates
Redwood Wealth Management, LLC	Investment Advisor Representative	11/2014 – Present
LPL Financial	Registered Representative	12/2007 – 11/2014
AG Edwards	Registered Representative	5/2004 – 12/2007

Item 3 - Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal and disciplinary events would be material to your evaluation of the representative. Mr. Lincoln was found to of violated the custody rule in section 206(4) of the Investment Advisors Act (and the rules promulgated thereunder). Mr. Lincoln neither admitted nor denied the findings, but agreed to a censure and a civil penalty of \$20,000.00. Mr. Lincoln's FINRA Brokercheck may have additional information regarding the disciplinary history of Ben Lincoln that is not included in this brochure supplement (<http://brokercheck.finra.org>).

Item 4 - Other Business Activities

Mr. Lincoln is licensed as an insurance agent and may offer insurance products through an independent insurance agency. This may pose a conflict of interest to the extent that he has a financial incentive to recommend insurance products that may result in commissions or other payments, which would be

separate and in addition to advisory fees charged. However, Mr. Lincoln is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products.

At a client's request, Mr. Lincoln will facilitate the payment of certain bills. Such services are offered through Redwood Wealth Management, LLC and payments are made from the client's advisory account and can only be completed with a signed letter of authorization from the client. Under no circumstances will the custodian transfer funds to the biller without the client's express written instruction.

Item 5 - Additional Compensation

Mr. Lincoln may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend.

Item 6 - Supervision

As Chief Compliance Officer, Daniel Preslar is responsible for supervision of all advisory accounts. He can be reached at (888) 552-1905.

All advisory accounts are assigned to an Advisor to monitor and review. Advisors are required to adhere to Redwood's processes and procedures as described in the firm's Code of Ethics. In order to monitor the advice that Mr. Lincoln provides, relevant account opening documents are reviewed when the relationship is established and client correspondence is reviewed periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives. Factors that are considered include, but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Lincoln has no information applicable to this Item.