



***Wheat ★ Givens Financial***  
*Financial Planning and Investment Management*

8751 Collin McKinney Pkwy, Suite 903, McKinney, TX 75070  
214.385.2415 - Fax 214.385.2434 - [www.wheatgivens.com](http://www.wheatgivens.com)

## **Part 2B of Form ADV: Brochure Supplement**

**Phil Wheat**  
**CRD#: 1160523**

**September 2021**

This brochure supplement provides information about Phil Wheat that supplements the Wheat Givens Financial brochure. You should have received a copy of that brochure. Please contact Phil Wheat if you did not receive Wheat Givens Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Phil Wheat is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background and Business Experience

**Phil Wheat, CFP®** (b. 1947), Owner of Wheat-Givens Financial, LLC.

### Education:

Eastern Washington State College, Bachelor of Arts in Education

The American College of Financial Education, Master of Science in Financial Services

Certified Financial Planner (CFP®)

### Business Background:

1996 – Present      Wheat-Givens Financial, LLC, (formerly Phil D Wheat, CFP)  
Owner & Investment Advisor

2006 – Present      United Planners Financial Services of America,  
Registered Principal & Registered Representative

1973 – Present      Independent Insurance Agent

Phil is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3: Disciplinary Information**

Phil Wheat has no disciplinary or legal events to disclose.

### **Item 4: Other Business Activities**

Phil Wheat is a Registered Representative offering securities through United Planners Financial Services of America.

Phil Wheat is a Registered Principal and Limited Partner of United Planners, a Limited Partnership.

Phil Wheat is a licensed independent insurance agent and places life insurance business through the Plus Group of Plano Texas, a life and disability insurance brokerage organization. Phil Wheat also has a brokerage arrangement with the Crump insurance agency, although the Advisor has used Crump for only one case as of September 2012. A conflict of interest exists when Phil recommends a commission-based product. Clients are under no obligation to purchase insurance from Phil and can purchase the recommended insurance product from another agent.

### **Item 5: Additional Compensation**

Phil Wheat receives compensation from all of the activities listed above. However, Phil does not receive any economic benefits from anyone who is not a client for providing advisory services.

### **Item 6: Supervision**

Phil Wheat and Lori Givens are Co-Owners of WGF and share supervisory responsibility over each other’s activities. However, Lori Givens is the Chief Compliance Officer, and is ultimate responsibility of the Firm’s compliance program.



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## **Part 2B of Form ADV: Brochure Supplement**

**Lori Givens**  
**CRD#: 6145137**

**September 2021**

This brochure supplement provides information about Lori Givens that supplements the Wheat Givens Financial brochure. You should have received a copy of that brochure. Please contact Lori Givens if you did not receive Wheat Givens Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Lori Givens is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background and Business Experience

**Lori Givens, CFP®** (b. 1965), Owner of Wheat-Givens Financial, LLC.

### **Education:**

The University of Texas at Austin, Bachelor of Business Administration

Certified Financial Planner (CFP®)

### **Business Background:**

2013 – Present      Wheat-Givens Financial, LLC, (formerly Phil D Wheat, CFP)  
Co-Owner & Investment Advisor  
Chief Compliance Officer (since 9/2021)

2014 – Present      United Planners Financial Services of America,  
Registered Representative

2014 – Present      Independent Insurance Agent

Lori is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP

Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3: Disciplinary Information**

Lori Givens has no disciplinary or legal events to disclose.

### **Item 4: Other Business Activities**

Lori Givens is a Registered Representative offering securities through United Planners Financial Services of America.

Lori Givens is a licensed independent insurance agent and places life insurance business through Crump Life Insurance Services of Farmington, CT, which is an insurance brokerage organization. A conflict of interest exists when Lori recommends a commission-based product. Clients are under no obligation to purchase insurance from Lori and can purchase the recommended insurance product from another agent.

### **Item 5: Additional Compensation**

Lori Givens receives compensation from all of the activities listed above. However, Lori does not receive any economic benefits from anyone who is not a client for providing advisory services.

### **Item 6: Supervision**

Phil Wheat and Lori Givens are Co-Owners of WGF and share supervisory responsibility over each other's activities. However, Lori Givens is the Chief Compliance Officer, and is ultimate responsibility of the Firm's compliance program.