

This brochure supplement provides information about Misty Heather Castle that supplements the Castle Wealth Advisors LLC brochure. You should have received a copy of that brochure. Please contact Misty Heather Castle if you did not receive Castle Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Misty Heather Castle is also available on the SEC's website at www.adviserinfo.sec.gov.

Castle Wealth Advisors LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Misty Heather Castle

Personal CRD Number: 4905713

Investment Adviser Representative

Castle Wealth Advisors LLC
3556 Beverly Ridge Drive
Sherman Oaks, Ca 91423
424-209-2257
heather@castlewealthadvisors.net

UPDATED: 04/18/2018

Item 2: Educational Background and Business Experience

Name: Misty Heather Castle **Born:** 1984

Educational Background and Professional Designations:

Education:

MBA Business Administration, University of Alabama - 2011
BS Finance, University of Alabama - 2006

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.

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

AIF® - Accredited Investment Fiduciary®

- The AIF designation, awarded by the Center for Fiduciary Studies, an fi360 company, demonstrates the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence.
- AIF designees must complete 6 steps to earn the designation: 1. submit registration and fee; 2. successfully complete a specialized program on investment fiduciary standards of care; 3. pass a comprehensive examination; 4. upon passing, submit the accreditation application and fee; 5. complete annual continuing educational requirements; 6. pledge to abide by the designation's code of ethics.

Business Background:

02/2016 - Present

Founder/CEO/CCO
Castle Wealth Advisors LLC

04/2018 - Present	Registered Representative NMS Capital Asset Management
03/2016 - 12/2017	Broker Private Client Services Broker Dealer
09/2015 - 03/2016	Financial Advisor Stifel, Nicholas & Company, Incorporated
11/2012 - 09/2015	Account Executive Fidelity Brokerage Services LLC
05/2009 - 11/2012	Financial Advisor Morgan Keegan & Co, Inc.
10/2008 - 04/2009	VP Investments Synovus Securities, Inc.
10/2007 - 10/2008	Broker Stern Agee
06/2006 - 10/2007	Financial Advisor AIG VALIC Financial Advisors
08/2002 - 05/2006	Student University of Alabama

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

Misty Heather Castle is a registered representative. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Castle Wealth Advisors LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients

are in no way required to utilize the services any representative of Castle Wealth Advisors LLC in such individual's outside capacity.

Misty Heather Castle is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Castle Wealth Advisors LLC 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 purchase such services or products through any representative of Castle Wealth Advisors LLC in such individual's outside capacities.

Misty Heather Castle will be providing structured settlements with Avitas a Division of Millennium Settlements Inc.

Misty Heather Castle is an adjunct Professor, teaching FI440 for California State University-Northridge. She will spend approximately 5 hours not during trading hours a week on these activities.

Misty Heather Castle is a part time instructor with Kaplan Professional. She spends approximately less than 3 hours a week during non-business hours.

Item 5: Additional Compensation

Misty Heather Castle does not receive any economic benefit from any person, company, or organization, other than Castle Wealth Advisors LLC in exchange for providing clients advisory services through Castle Wealth Advisors LLC.

Item 6: Supervision

As the Chief Compliance Officer of Castle Wealth Advisors LLC, Misty Heather Castle supervises all activities of the firm. Misty Heather Castle's contact information is on the cover page of this disclosure document. Misty Heather Castle adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Misty Heather Castle 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. Misty Heather Castle has NEVER been the subject of a bankruptcy petition.