



JARVIS

FINANCIAL

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Federal Way, Washington, 98003
(253) 838-9703
Info@JarvisFinancial.com



Jarvis Financial Services, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

_____ for _____

Matthew Paul Jarvis

Personal CRD Number: 4703256

Investment Adviser Representative

This brochure supplement provides information about Matthew Paul Jarvis that supplements the Jarvis Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Matthew, Managing Member, if you did not receive Jarvis Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Matthew is also available on the SEC's website at www.adviserinfo.sec.gov.



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Matthew Paul Jarvis

Born: 1981

Education Background and Professional Designations:

Matthew has been providing comprehensive financial planning advice to clients since 2003. In addition to the education listed below, Matthew reviews an estimated 5,000 pages of financial text annually and attends training conferences across the country. This commitment to ongoing education allows him to offer clients the best advice possible.

Education

B.S. Business Administration - Finance, Thomas Edison – 2012

Designations:

CFP® - Certified Financial Planner™

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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 – (1) Complete at least three years (at least 6,000 hours) of full-time financial planning-related experience or (2) complete at least two years (at least 4,000) of full-time financial planning-related experience while under the supervision of a CFP® professional; and

Ethics – Agree to be bound by CFP Board's Code of Ethics and Standards of 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:

- **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
- **Ethics** – Renew an agreement to be bound by the Code of Ethics and Standards of 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 fulltime 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.

Business Background	08/2003 – Present	Employee/Owner Jarvis Financial Services, Inc.
	03/2013 – Present	Investment Adviser Representative, Jarvis Financial Services, Inc.
	01/2018 – Present	Independent Consultant - TPR & RTS
	03/2006 – 09/2018	Registered Representative, Crown Capital Securities
	03/2006 – 05/2013	Investment Adviser Representative, Demars Financial Group
	08/2003 – 03/2006	Registered Representative, ESI Financial Advisors

Item 3 **DISCIPLINARY INFORMATION**

Matthew has no legal or disciplinary events to disclose.

Item 4 **OTHER BUSINESS ACTIVITIES**

Matthew is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as undisclosed commissionable products conflict with the fiduciary duties of a registered investment adviser. Jarvis Financial Services, Inc. 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 implement the plan through any representative of Jarvis Financial Services, Inc. in such individual's capacity as a licensed insurance agent. Matthew spends approximately two hours per month on his outside business activities.

Matthew provides coaching and consulting to other financial advisers around the country through his involvement with The Perfect RIA (TPR) and Retirement Tax Services (RTS, a tax preparation service) This does not create a conflict of interest with his role as an adviser. (See additional information regarding RTS in ADV 2A, Item 10)

Matthew is also actively engaged in his community and serves in various roles with numerous local organizations. All of these activities are on a pro-bono basis and do not conflict with his role as an investment.

Item 5 **ADDITIONAL COMPENSATION**

Other than as described in Item 4 above, Matthew does not receive any economic benefit from any other person, company, or organization, in exchange for providing clients advisory services through Jarvis Financial Services, Inc.

Item 6 **SUPERVISION**

As the owner and representative of Jarvis Financial Services, Inc., Matthew supervises all duties and activities of the firm. Matthew's contact information is on the cover page of this disclosure document. Matthew adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.



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Form ADV Part 2B – Individual Disclosure Brochure

_____ for _____

Nathaniel Paul Jarvis

Personal CRD Number: 2295380

Investment Adviser Representative

This brochure supplement provides information about Nathaniel Paul Jarvis that supplements the Jarvis Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Nathaniel, Investment Adviser Representative, if you did not receive Jarvis Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Nathaniel is also available on the SEC's website at www.adviserinfo.sec.gov.



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Nathaniel Paul Jarvis

Born: 1957

Education Background and Professional Designations:

Education:

ChFC, American College – 1995 (Voluntarily Lapsed in 2010)

Nathaniel Paul Jarvis has taken courses at Ricks College and Green River College.

Designations:

CFP® - Certified Financial Planner™

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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 – (1) Complete at least three years (at least 6,000 hours) of full-time financial planning-related experience or (2) complete at least two years (at least 4,000) of full-time financial planning-related experience while under the supervision of a CFP® professional; and

Ethics – Agree to be bound by CFP Board’s Code of Ethics and Standards of 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:

- **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
- **Ethics** – Renew an agreement to be bound by the Code of Ethics and Standards of 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.

Business Background	08/1990 - Present	Financial Planner / Consultant, Jarvis Financial Services, Inc.
	03/2013 - Present	Investment Adviser Representative, Jarvis Financial Services, Inc.
	01/2018 - Present	Independent Consultant
	03/2006 - 09/2018	Registered Representative, Crown Capital Securities
	03/2006 - 05/2013	Investment Adviser Representative, Demars Financial Group

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**

Nathaniel is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as undisclosed commissionable products conflict with the fiduciary duties of a registered investment adviser. Jarvis Financial Services, Inc. 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 implement the plan through any representative of Jarvis Financial Services, Inc. in such individual’s capacity as a licensed insurance agent. Mr. Jarvis spends less than 5 hours per month on his outside business activities.

*Item 5***ADDITIONAL COMPENSATION**

Other than as described in Item 4 above, Nathaniel does not receive any economic benefit from any other person, company, or organization, in exchange for providing clients advisory services through Jarvis Financial Services, Inc.

*Item 6***SUPERVISION**

As a representative of Jarvis Financial Services, Inc., Nathaniel works closely with the supervisor, Matthew Paul Jarvis, and all advice provided to clients is reviewed by the supervisor prior to implementation. Nathaniel's contact information is on the cover page of this disclosure document.





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Jarvis Financial Services, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

_____ for _____

Alexander Michael Lynch

Personal CRD Number: 5573426

Investment Adviser Representative

This brochure supplement provides information about Alexander Michael Lynch that supplements the Jarvis Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Alexander if you did not receive Jarvis Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Alexander is also available on the SEC's website at www.adviserinfo.sec.gov.



EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Alexander Michael Lynch

Born: 1987

Education Background and Professional Designations:

B.A. Business Administration, University of Washington – 2010

Designations:

CFA® - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

AWMA® - Accredited Wealth Management Advisor

Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self disclosure requirements.

From the College for Financial Planning®

Business Background	11/2020 - Present	Investment Advisor Representative, Jarvis Financial Services, Inc.
	04/2015 - 11/2020	Wealth Management Advisor, U.S. Bancorp Investments, Inc.
	06/2015 - 07/2019	Registered Private Client Associate, U.S. Bank
	10/2013 - 04/2015	Investment Analyst, Martin Nelson & Co., Inc.
	06/2010 - 10/2013	Financial Analyst, Wyngate Medical
	06/2007 - 10/2013	Sales Assistant, Building Envelope Service

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**

Alexander is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as undisclosed commissionable products conflict with the fiduciary duties of a registered investment adviser. Jarvis Financial Services, Inc. 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 implement the plan through any representative of Jarvis Financial Services, Inc. in such individual's capacity as a licensed insurance agent. Matthew spends approximately two hours per month on his outside business activities.

Item 5 **ADDITIONAL COMPENSATION**

Other than as described in Item 4 above, Alexander does not receive any economic benefit from any other person, company, or organization, in exchange for providing clients advisory services through Jarvis Financial Services, Inc.

Item 6 **SUPERVISION**

As a representative of Jarvis Financial Services, Inc., Alexander works closely with the supervisor, Matthew P. Jarvis, (253) 838-9703, and all advice provided to clients is reviewed by the supervisor prior to implementation. Alexander's contact information is on the cover page of this disclosure document.

