



Firm Brochure [Form ADV Part 2A]

# JARVIS FINANCIAL

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This brochure provides information about the qualifications and business practices of Jarvis Financial Services, Inc.. If you have any questions about the contents of this brochure, please contact us at (253) 838-9703 or by email at: Info@JarvisFinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Jarvis Financial Services, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Jarvis Financial Services, Inc.'s CRD number is: 165682



In 2019, Jarvis Financial Services and its affiliated advisors did not experience any material changes, though several minor changes have been made to this document to improve readability and transparency.

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**A | Description of the Advisory Firm**

Jarvis Financial Services, Inc. (d.b.a. Jarvis Financial) is a Corporation organized in the state of Washington and an RIA registered with the SEC.

Nathaniel P. Jarvis, CFP® began what is now Jarvis Financial in September of 1990. Jarvis Financial was incorporated in 2004 and became an independent Advisory Firm in 2013. Nathaniel's son, Matthew P. Jarvis, CFP® joined the firm in 2003. In 2012 Matthew became the firm's sole owner. Today Matthew & Nathaniel work together, along with their team, to provide exceptional advice and service to clients.

**B | Types of Advisory Services**

Jarvis Financial Services, Inc. (hereinafter "JFS") offers the following services to advisory clients, each designed to help you achieve your financial goals:

*Financial Planning*

Financial plans and financial planning may include, but are not limited to: retirement income, risk management, tax reduction strategies and investment strategies. The majority of JFS clients receive financial planning services in connection with investment supervisory services. On a limited basis these services can be provided for an hourly fee detailed in the Financial Planning Agreement.

*Investment Supervisory Services*

JFS offers ongoing portfolio management services based on the individual goals, objectives, time horizon and risk tolerance of each client. JFS creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Tax efficient investing
- Personal investment policy
- Asset selection
- Regular portfolio monitoring
- Portfolio income

JFS evaluates the current investments of each client with respect to their goals, risk tolerance levels and time horizon. JFS will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. It is, however, the policy of JFS that whenever reasonable, potential changes are discussed with the client prior to implementation. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client. JFS will require clients to use Fidelity Brokerage Services LLC, (CRD# 7784) as the custodian. JFS selected Fidelity based on their size, strength, reputation and low fees. Each year we evaluate the major custodians to ensure that Fidelity is still the best fit for our clients' needs.

<i>Selection of Other Advisers</i>	JFS has existing relationships with third party managers including Envestnet and RBC. However, JFS does not utilize third party money managers for new client accounts. If at some future date JFS decided to recommend third party money managers to clients, each client would need to receive an updated ADV as well as sign a revised investment advisory contract.
<i>Services Limited to Specific Types of Investments</i>	JFS uses an extensive process to screen some 80,000 available investment options into a short list of mutual funds, equities (stocks), bonds, fixed income, debt securities, ETFs, REITs, insurance products including annuities and government securities that will best accomplish our clients goals. JFS may use other securities as well to help diversify a portfolio when applicable.
<i>Additional Services</i>	JFS provides a multitude of additional client services at no additional cost. These services include regular educational seminars, quarterly performance statements, client appreciation events, family meetings, referrals to other professionals and miscellaneous other services related to comprehensive wealth management. <i>In other words, we seek to serve as your primary point of contact for all things related to your finances.</i>

### **C | Client Tailored Services and Client Imposed Restrictions**

JFS offers a similar suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, financial goals and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

JFS believes that financial planning should be specifically tailored to the unique situation of each client. Prior to creating a financial plan or investment recommendations, clients must provide full disclosure of their financial situation including statements, tax returns, estate documents and insurance information. In addition, JFS needs a thorough understanding of a client's financial goals and concerns. Only then can JFS offer recommendations on how to best achieve a client's goals.

Clients may impose in writing restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent JFS from properly servicing the client account, or if the restrictions would require JFS to deviate from its standard suite of services, JFS reserves the right to end the relationship.

### **D | Wrap Fee Programs**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and any other administrative fees. JFS does not participate in any wrap fee programs.

### **E | Amounts Under Management**

As of December 31, 2019 JFS clients have entrusted our firm with \$158,000,000 of their life savings (assets under management) on a discretionary basis.

**A | Fee Schedule****Investment Supervisory Services Fees**

<i>Total Assets Under Management</i>	<i>Annual Fee</i>
Households over \$1,000,000	1.00%
Households under \$1,000,000	1.50%

On rare occasion these fees are negotiable depending upon the needs of the client and complexity of the situation. The final fee schedule is detailed in the Investment Advisory Contract. Fees are paid quarterly, in advance, and clients may terminate their contracts at anytime with written notice.

At any time a client may terminate this agreement and any fees charged for that quarter will be refunded in full. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract.

As detailed in our Client Contract, the AUM fee for the upcoming calendar year is calculated based on the 12/31 household balance.

**Financial Planning Fees**

<i>Hourly Fees</i>	Depending upon the complexity of the situation, the advisor and the needs of the client, the hourly fee for these services ranges from \$250 to \$500. The fees are negotiable and the final fee schedule will be included in the Financial Planning Agreement. All fees are paid on completion.
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**B | Payment of Fees**

<i>Payment of Investment Supervisory Fees</i>	<p>Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly, in advance based on the value of their accounts as of the end of the quarter. Clients will receive a monthly statement from Fidelity that disclose any fees charged.</p> <p>In limited circumstances, clients will be offered the ability to be billed directly for services provided. In this situation a quarterly invoice will be delivered to the client.</p>
<i>Payment of Financial Planning Fees</i>	All financial planning fees are paid upon completion and no upfront payments or deposits will be accepted.

### C | Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by JFS. *It is JFS policy to deduct all trade fees paid by clients from our quarterly advisory fee. This does create a conflict of interests for JFS that could potentially influence the frequency of our trading in client accounts.*

### D | Prepayment of Fees

JFS collects some fees in advance. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be returned within fourteen days to the client via check. Fees that had been deducted from a client's account will be deposited back into the client's account within fourteen days.

All fees collected during the quarter of termination will be refunded.

### E | Outside Compensation for the Sale of Securities to Clients

Neither Jarvis Financial Services, nor Matthew P. Jarvis or Nathaniel. P Jarvis receive any outside compensation for the sale of securities to clients.

#### Item 6:

#### PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

JFS does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

#### Item 7:

#### TYPES OF CLIENTS

JFS generally provides investment advice and/or management supervisory services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Pension and Profit Sharing Plans

#### Minimum Relationship Size

The services of JFS are best suited to the unique needs of clients whose nest egg exceeds \$750,000. This minimum may be waived by the investment adviser, based on the needs of the client and the complexity of the situation.

## METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF INVESTMENT LOSS

### A | Methods of Analysis and Investment Strategies

#### Methods of Analysis

There are currently some 80,000 different investment options available to individual investors. JFS utilizes a number of strategies to identify only those investments that give our clients the highest probability of achieving their financial goals. The strategies employed by JFS include fundamental analysis, technical analysis, and cyclical analysis. These methods of analysis are used as part of a long-term, buy and hold strategy based on academic research and historical evidence.

**Fundamental analysis** involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

**Technical analysis** involves the analysis of past market data; primarily price and volume.

**Cyclical analysis** involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

#### Investment Strategies

JFS uses long term trading and short term trading.

It is important to remember that ALL investments involve a risk of loss. Securities (stocks, bonds, mutual funds, ETFs) can experience substantial losses. Historically speaking, in a well-diversified portfolio, these losses can exceed 20% in any given year.

These losses have historically always been temporary, but past performance is no guarantee of future results.

### B | Material Risks Involved

No investment is free of risks. Current and prospective Jarvis Financial Services clients are cautioned that investments in securities involve risk of loss, including the possibility of a complete loss of the amount invested. All investors should be prepared to bear these risks. One of Jarvis Financial Services's top priorities is to make sure clients understand the investment risks they choose to take and help them select investment strategies that are appropriate for their risk tolerance.

Investors should note that all Jarvis Financial Services portfolios invest all or a substantial portion of assets in mutual funds and ETFs. Investors are urged to consult the prospectus or other offering documents of each such mutual fund or ETF for additional risks and other considerations.



<p><i>Methods of Analysis</i></p>	<p><b>Fundamental analysis</b> concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.</p> <p><b>Technical analysis</b> attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.</p> <p><b>Cyclical analysis</b> assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.</p>
<p><i>Investment Strategies</i></p>	<p>Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can negatively affect investment performance, particularly through increased brokerage and other transaction costs and taxes. As such JFS seeks to minimize the number of trades in client accounts.</p> <p>Short term trading generally holds greater risk and clients should be aware that there is a material risk of loss using any of those strategies.</p> <p>JFS goes to great lengths to reduce the risk of loss in client accounts. However, investing in securities always involves a risk of loss that you, as a client, should be prepared to bear.</p>

## C | Risks of Specific Securities Utilized

JFS generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss. Mutual funds are not guaranteed or insured by the FDIC or any other government agency. You can lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond "fixed income" nature (lower risk) or stock "equity" nature (explained below).

**Equity investment** generally refers to buying shares of stocks by an individual or firms in return for receiving a future payment of dividends and capital gains if the value of the stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value and the investment may incur a loss.

**Treasury Inflation Protected/Inflation Linked Bonds:** The Risk of default on these bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

**Fixed Income** is an investment that guarantees fixed periodic payments in the future that may involve economic risks such as inflationary risk, interest rate risk, default risk, repayment of principal risk, etc.

**Debt securities** carry risks such as the possibility of default on the principal, fluctuation in interest rates, and counterparties being unable to meet obligations.

Stocks & Exchange Traded Funds (ETF): Investing in stocks & ETF's carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Investments in these securities are not guaranteed or insured by the FDIC or any other government agency.

REITs have specific risks including valuation due to cash flows, dividends paid in stock rather than cash, and the payment of debt resulting in dilution of shares.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Short term trading risks include liquidity, economic stability and inflation.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

*Item 9:*

**DISCIPLINARY INFORMATION**

**A | Criminal or Civil Actions**

Neither JFS, Matthew P. Jarvis, Nathaniel P. Jarvis nor any current JFS employee have been, or are currently involved in any criminal or civil actions.

**B | Administrative Proceedings**

There are no administrative proceedings to report.

**C | Self-regulatory Organization (SRO) Proceedings**

There are no self-regulatory organization proceedings to report.

*Item 10:*

**OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

**A | Registration as a Broker/Dealer or Broker/Dealer Representative**

Matthew P. Jarvis and Nathaniel P. Jarvis are not registered with a broker/dealer.

**B | Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Adviser**

Neither JFS nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Adviser.

## **C | Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Matthew P. Jarvis and Nathaniel P. Jarvis are licensed insurance agents. Based on a client's specific financial goals, they 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. JFS always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of JFS in such individual's capacity as a registered representative and licensed insurance agent. *JFS is always willing to disclose any compensation received.*

## **D | Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

JFS has existing relationships with third party managers including Envestnet and RBC who provide service to select clients with very unique goals. However, JFS does not utilize third party money managers for new client accounts. If at some future date JFS decided to recommend third party money managers to clients, each client would need to receive an updated ADV as well as sign a revised investment advisory contract.

### *Item 11:*

## **CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **A | Code of Ethics**

While the "Golden Rule" should suffice, we also have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions.

Our Code of Ethics is available free upon request to any client or prospective client.

### **B | Recommendations Involving Material Financial Interests**

JFS does not recommend that clients buy or sell any security in which a related person to JFS or JFS has a material financial interest.

### **C | Investing Personal Money in the Same Securities as Clients**

Because we "eat our own cooking" representatives of JFS will buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of JFS to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. JFS will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

### **D | Trading Securities At/Around the Same Time as Clients' Securities**

Due to the relative size and liquidity of the investments used by JFS, the timing of trades in client accounts vs. personal accounts is a non-issue. However, representatives of JFS will conduct all client transactions for a given day before placing any trades for their personal accounts. This policy virtually eliminates the potential conflict of interest that could arise if representatives of JFS were to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients.



**A | Factors Used to Select Custodians and/or Broker/Dealers**

The Custodian, Fidelity Brokerage Services LLC, (CRD# 7784), was chosen based on their relatively low transaction fees, customer service, transparency and access to a broad selection of investment options. Fidelity may charge their own trade fees related to transactions. The client may incur account maintenance and/or money movement charges directly from Fidelity.

**1. Research and Other Soft-Dollar Benefits**

JFS receives research, products, or other services from its custodian Fidelity in connection with client securities transactions (“soft dollar benefits”). These soft-dollar benefits are minimal and consistent with industry standard practices. There is no minimum client number or dollar number that JFS must meet in order to receive free research from the custodian or broker/dealer. There is no incentive for JFS to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. However, because this firm does not have to produce or pay for certain services or products it has an incentive to choose a custodian that provides those services based on its interests rather than the clients’ interests. The first consideration when recommending broker/dealers to clients is best execution.

JFS always acts in the best interest of the client.

**2. Brokerage for Client Referrals**

JFS receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

**3. Clients Directing Which Broker/Dealer/Custodian to Use**

JFS will require clients to use a specific broker-dealer (Fidelity) to execute transactions.

**B | Aggregating (Block) Trading for Multiple Client Accounts**

JFS maintains the ability to block trade purchases across accounts. Because Fidelity does not discount client trade fees from block trading, the decision to block trade (or not) has no impact on fees paid by clients.

**A | Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Client accounts are monitored daily and reviewed at least monthly by Matthew P. Jarvis and/or Nathaniel P. Jarvis, with the assistance of various software programs. Matthew is the chief adviser and reviews clients' accounts with regard to clients' respective investment policies, risk tolerance levels and financial goals. All accounts at JFS are assigned to these reviewers.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Matthew and/or Nathaniel. There is only one level of review and that is the total review conducted to create the financial plan.

**B | Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Reviews may be triggered by material market, economic or political events, by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance) or simply at a client's request.

**C | Content and Frequency of Regular Reports Provided to Clients**

Each client will receive at least monthly, from the custodian (Fidelity), a written or electronic report that details the client's account including assets held and asset value which will come from the custodian. By receiving statements directly from Fidelity clients are able to more closely monitor their accounts.

In addition JFS will send performance reports on a frequency determined by the relationship with each client (typically quarterly). These reports are designed to clearly illustrate the long-term performance of client accounts.

**A | Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

For only those clients with accounts at RBC and/or Envestment, JFS is directly compensated by third party money managers as disclosed in the manager's client agreements. JFS does not receive any economic benefit, directly or indirectly from any other third party (e.g. CPA, Attorney, Realtor) for advice rendered to JFS clients.

**B | Compensation to Non – Advisory Personnel for Client Referrals**

JFS does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

JFS, with client written authority, has limited custody of client's assets through direct fee deduction of JFS's fees only. If the client chooses to be billed directly by Fidelity Brokerage Services LLC, (CRD# 7784), JFS would have constructive custody over that account and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients should also confirm that the billing statements they receive match the information being provided by the custodian. Other than any limits outlined in Item 4C, clients may place no limits on JFS's discretionary authority.

**Item 16:****INVESTMENT DISCRETION**

For those client accounts where JFS provides ongoing supervision, the client has given JFS written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides JFS discretionary authority via a limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian.

**Item 17:****VOTING CLIENT SECURITIES (PROXY VOTING)**

JFS will accept voting authority for client securities in certain cases. When JFS does accept voting authority for client securities, it will always seek to vote in the best interests of its clients. In the unlikely event of a conflict of interests, JFS will vote all proxies in accordance with the recommendations made by the issuing company's board of directors. Only votes made against the board's recommendations and/or votes presenting a conflict of interest will be specifically recorded. Clients of JFS may obtain the voting record of JFS on client securities by contacting JFS at the phone number or e-mail address listed on the cover page of this brochure. Clients may obtain a copy of JFS's proxy voting policies and procedures upon request. Clients wishing to vote their own proxies are welcome to discuss them with JFS and/or direct their questions to the issuer of the security.

**Item 18:****FINANCIAL INFORMATION****A | Balance Sheet**

JFS does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

**B | Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither JFS nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

**C | Bankruptcy Petitions in Previous Ten Years**

JFS has never been the subject of a bankruptcy petition.

**Item 19:****REQUIREMENTS FOR STATE-REGISTERED ADVISORS**

JFS is a Federally licensed Investment advisor not subject to this item.



## **PART 2B SUPPLEMENTS**

### **Succession Agreement**

As a fiduciary, Jarvis Financial Services, Inc. has certain legal obligations, including the obligation to act in clients' best interest. Jarvis Financial Services, Inc. maintains a Business Continuity and Succession Plan and seeks to avoid a disruption of service to clients in the event of an unforeseen loss of key personnel, due to disability or death. To that end, Jarvis Financial Services, Inc. has entered into a succession agreement with Merriman Wealth Management, LLC effective April 16, 2015. Jarvis Financial Services, Inc. can provide additional information to any current or prospective client upon request to Matthew Paul Jarvis at (253) 838-9703 or [Info@JarvisFinancial.com](mailto:Info@JarvisFinancial.com).

### **Fiduciary Oath**

We believe in placing your best interests first. Therefore, we are proud to commit to the following five fiduciary principles: We will always put your best interests first. We will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional. We will not mislead you, and we will provide conspicuous, full and fair disclosure of all important facts. We will avoid conflicts of interest. We will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

## **PRIVACY POLICY**

At JFS we do everything we can to provide our clients with peace of mind. This privacy notice applies to all current and former customers who have shared information with us via our website or phone and in-person conversations. We know you have entrusted us with your financial information and we are committed to safeguarding that private information.

### **Categories of information we collect**

We collect your nonpublic personal information in a variety of ways depending on the level and type of services we provide to you. In order to offer the broadest range of services, we collect nonpublic personal information about you from applications, agreements, or other forms we provide and through your transactions with us and non-affiliated third parties that may assist us in processing your requested or authorized transactions.

### **Categories of information we disclose**

We may disclose nonpublic personal information about you that we receive from you on applications, agreements, or other forms, such as your name, address, social security number, assets, and income. In addition, we may disclose information about your transactions with us, our affiliates, or others, such as your account balance, payment history, and parties to transactions for the strict purpose of processing a transaction that you have requested or authorized.

### **Categories of parties to whom we disclose information**

We do not and will not sell your personal information to anyone at any time. We disclose non-public personal information about you to third parties that assist us in processing those transactions you have either requested or authorized. These third parties may include custodian banks, broker-dealers, and other financial intermediaries. At times, we may present limited information about a client and their financial situation to a third-party professional with whom the adviser consults and has entered into a confidentiality agreement to complete the work necessary for development of the client's investment strategy.

### **Confidentiality and security**

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. These safeguards are reasonably designed to:

- ensure the security and confidentiality of customer records and information;
- protect against any anticipated threats or hazards to the security or integrity of customer records and information; and
- protect against unauthorized access to or use of customer records or information that could result in substantial harm or inconvenience to any customer.

If you have any questions or concerns with this notice, or would like to discuss your right to opt out of information sharing, please feel free to contact our office at 253-838-9703.

## **THE END**

Please contact our office if you have any questions or concerns regarding this document.



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**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](http://www.adviserinfo.sec.gov).



**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, administered in 10 hours over a two-day period, 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.

<i>Business Background</i>	08/2003	– Present	Employee/Owner 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
	08/2003	– 03/2006	Registered Representative

**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 registered representative and 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. This does not create a conflict of interest with his role as an adviser.

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 adviser.

**Item 5:****ADDITIONAL COMPENSATION**

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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**Jarvis Financial Services, Inc.**  
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](http://www.adviserinfo.sec.gov).

**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, administered in 10 hours over a two-day period, 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.

<i>Business Background</i>	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

### 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 registered representative and 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 their capacity as a registered representative and licensed insurance agent. Nathaniel Paul Jarvis spends less than 5 hours per month on his outside business activities.

### Item 5:

### ADDITIONAL COMPENSATION

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 P. 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.