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



Jarvis Financial Services, Inc.
Form ADV Part 2B – Supplemental Disclosure Brochure

_____ for _____

Matthew Paul Jarvis
Personal CRD Number: 4703256
Investment Advisor 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 Advisor 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 Advisor 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 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 advisor. (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 advisor representative of Jarvis Financial Services, Inc.

*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 Advisor 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.

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_____ for _____

Nathaniel Paul Jarvis

Personal CRD Number: 2295380

Investment Advisor 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 Advisor 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 Advisor Representative, Jarvis Financial Services, Inc.
	01/2018 - Present	Independent Consultant
	03/2006 - 09/2018	Registered Representative, Crown Capital Securities
	03/2006 - 05/2013	Investment Advisor 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 advisor. 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 P. Jarvis, (253) 838-9703, 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.
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_____ for _____

Allen Lee Gentry, IV
Personal CRD Number: 7415128
Investment Advisor Representative

This brochure supplement provides information about Allen Lee Gentry, IV that supplements the Jarvis Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Allen 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 Allen is also available on the SEC's website at www.adviserinfo.sec.gov.



Item 2**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Name: Allen Lee Gentry, IV

Born: 1997

Education Background and Professional Designations:

B.S. Business Administration, Central Washington University – 2021

Business Background	01/04/2023 - Present	Employee Jarvis Financial Services, Inc.
	07/21/2021 - 11/02/2022	Ameriprise Financial Services, LLC
	01/03/2017 - 06/18/2021	CWU
	01/2016 - 12/2016	Valley Buick GMC

Item 3**DISCIPLINARY INFORMATION**

Allen has no legal or disciplinary events to disclose.

Item 4**OTHER BUSINESS ACTIVITIES**

Allen 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 advisor. 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. Allen spends approximately two hours per month on his outside business activities.

Item 5**ADDITIONAL COMPENSATION**

Other than as described in Item 4 above, Allen 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.

As a representative of Jarvis Financial Services, Inc., Allen 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. Allen's contact information is on the cover page of this disclosure document.



CUSTOMER RELATIONSHIP SUMMARY

ITEM 1: INTRODUCTION

Jarvis Financial Services, Inc. is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services that we provide and how you pay.

Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Services: We provide fee-based financial planning and ongoing portfolio management services to individuals, high net worth individuals, trusts, and other investors. Most clients engage us for a combination of these services and pay us a single asset-based fee.

Monitoring: When we provide you with ongoing portfolio management services, we offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, design a strategy with you to achieve your investment goals, and regularly monitor your accounts. We will contact you when we become aware of a significant change in the market or to your individual circumstances.

Investment Authority: When we provide you with ongoing portfolio management services, we buy and sell investments in your accounts in accordance with your stated investment guidelines without asking you in advance. This is called "discretionary authority." You may place reasonable restrictions on the investments to be utilized in your portfolio.

Investment Offerings: We do not limit our investment advice to particular types of securities. We primarily provide advice with respect to equities, fixed income, exchange traded funds, mutual funds, and cash investments.

Financial Planning: We also offer financial planning on a stand-alone basis. We will consult with you to gain an understanding of your investment goals and needs and provide you a written financial plan in exchange for hourly fees.

Account Minimums: We typically require a minimum of \$500,000 to commence a relationship for combined financial planning and portfolio management services. This is negotiable at our discretion.

Conversation Starter – Ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Please review our Form ADV Part 2A Brochure at Items 4 and 5 for complete details about our services and fees.

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Principal Fees and Costs: Where you engage us for combined financial planning and portfolio management services, you will pay an on-going, mutually-agreed asset-based fee at the beginning of each quarter for our services (as agreed in your contract), based on the value of the cash and investments in your advisory account. The more assets there are in your account(s), the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard fee is 1.5% of assets per year, up to \$2M in assets and 1% for households over that amount. Albeit very rare, we retain the right to negotiate fees at our sole discretion. Stand-alone financial planning clients pay hourly fees ranging from \$250-\$500.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer (e.g. Fidelity). Our advisory fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds and ETFs) impose additional fees that will reduce the value of your investment over time.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Please refer to our Form ADV Part 2A Brochure, Item 5. for more detailed information about our fees.

Conversation Starter – Ask your financial professional:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment advisor? How does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor (and at all other times), we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

In order to best serve our clients, our advisors are licensed insurance agents which means they could potentially collect insurance commissions. However, it has been our firm policy for many years to NOT sell any insurance products, that pay a commission nor collect any commissions other than 'trails' from products provided to clients many years ago.

Our financial professionals may earn compensation for tax preparation services performed under Retirement Tax Services (RTS), a tax preparation company owned by associates of Jarvis Financial Services (JFS). JFS and RTS may refer clients to each other for necessary services, but those services and related fees are separate and distinct from the other firm. There are no referral fee arrangements between RTS and JFS, and we will only transact related business with clients when the products or services are suitable and appropriate to fit their needs, with full disclosure. We also advise clients that they are free to seek similar products and services from any firm they wish.

Please refer to our Form ADV Part 2A Brochure at Items 5, 10, 12, and 14 for more detailed information regarding any conflicts of interest, financial industry activities, and affiliations related to our firm.

Conversation Starter – Ask your financial professional:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonus. Salary is tied to the amount of client assets that the professional manages and services. Bonuses are discretionary, and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions or other forms of payment, other than insurance 'trails' from products provided to clients many years ago.

Conversation Starter – Ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history?

No. We have no legal or disciplinary history to report. Free and simple search tools are available to retail investors who visit www.investor.gov/CRS to research our firm and financial professionals.

ITEM 5: ADDITIONAL INFORMATION

For additional information about our services, or for a copy of this disclosure, please contact anyone on our team at 253-838-9703 or at Info@JarvisFinancial.com. Our full Form ADV 2A and this Customer Relationship Summary can also be found on our website www.JarvisFinancial.com

Conversation Starter – Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

SUMMARY OF CHANGES

This Customer Relationship Summary includes the following changes made since the last version dated March 30, 2022: Items 2 and 3 were updated to disclose our offering of stand-alone financial planning services and the associated fees.