

Kevin Michael Arquette, CFP®

**Darwin Advisors, LLC
d/b/a: Harwood Financial Group**

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kevin Arquette that supplements the Harwood Financial Group brochure. You should have received a copy of that brochure. Contact us at 727-524-1427 if you did not receive Harwood Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Arquette (CRD # 3229164) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kevin Michael Arquette, CFP®

Year of Birth: 1977

Formal Education After High School:

- Michigan State University; Eli Broad College of Business, B.A., 2000

Business Background:

- Harwood Advisory Group, LLC, Investment Advisor Representative, 08/2013 - Present
- The Harwood Insurance Group, LLC, Insurance Agent, 08/2013 - Present
- Invest Financial Corp., Registered Employee, 07/2011 - 07/2013
- Self Employed; Sales Representative, 04/2011 - 06/2011
- BB&T Investments, Registered Representative, 04/2010 - 04/2011
- Chase Investments Services Corp, Financial Advisor, 10/2005 - 04/2010
- BancOne Securities, Investment Advisor, 10/2002 - 07/2005

Certifications: CFP®

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. Currently, more than 71,000 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 - 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:

- 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 *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.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Mr. Arquette has financial industry affiliated businesses as an insurance agent with The Harwood Insurance Group, LLC. Approximately 40% of Mr. Arquette's time is spent on this business practice. From time to time he will offer clients advice or products from this activity.

These practices represent a conflict of interest because it gives Mr. Arquette an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Arquette has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 Additional Compensation

Mr. Arquette receives additional compensation in his capacity as an insurance agent with The Harwood Insurance Group, LLC, but he does not receive any performance based fees.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Harwood Financial Group, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Michael Sorrentino, Chief Compliance Officer/Chief Investment Officer

Supervisor phone number: 727-524-1427