

Robert Barry Harwood
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 Robert Harwood 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 Robert Harwood (CRD # 5356680) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Robert Barry Harwood

Year of Birth: 1958

Formal Education After High School:

- University of South Florida, BS Engineering, 1983

Business Background:

- Harwood Advisory Group, LLC, Investment Adviser Representative, 11/2012 - Present
- Harwood Advisory Group, LLC, Managing Member/CCO, 11/2012 - 02/2020
- The Harwood Insurance Group, LLC, Insurance related business activities, 02/2006 to Present
- Management Solutions, Business Consulting, 11/2002 to Present;
- Delta Air Lines; Pilot; 5/1991 - Present
- Trustmont Advisory Group, Inc.; Investment Advisor Representative; 04/2008 - 03/2014
- Trustmont Financial Group, Inc., Registered Representative; 01/2008 - 01/2013
- Kalos Capital Inc., Registered Representative, 6/2007 - 12/2007

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Robert Harwood has a financial industry affiliated business as an insurance agent with the Harwood Insurance Group, LLC. Approximately 40% of Mr. Harwood's time is spent in these business practices. From time to time, he will offer clients advice or products from those activities.

These practices represent conflicts of interest because it gives Mr. Harwood an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Harwood 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.

Mr. Harwood is a pilot for Delta Airlines and he averages 18 hours per month in flight time to meet the minimum requirements of Delta. Flying with Delta takes place generally on weekends and days the Stock Market is closed to avoid any interference with his Advisory business.

Regenere, LLC - this is an internet based business providing health and beauty products to the general public. Mr. Harwood is 90% owner in this company and approximately 0% of Mr. Harwood's time is spent on this business activity during market hours.

TKO Financial Solutions, LLC is a software development company that develops applications primary for financial professionals. The programs are device and or web based and provide solutions for portfolio analysis, financial and income planning. Mr. Harwood is 100% owner and spends approximately 5 hours of time a month on this business during market hours.

Item 5 Additional Compensation

Mr. Harwood receives additional compensation in his capacity as an insurance agent, 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