

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

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**August 10, 2020**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kevin D. 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 Kevin D. Harwood (CRD # 6311729) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 Educational Background and Business Experience**

### **Kevin David Harwood**

*Year of Birth:* 1960

*Formal Education After High School:*

- Florida State University, BA in Government, Minor in Accounting, 1982
- Florida State University, Masters level coursework completed for a Master of Arts in Financial Management, 1982 - 1984

*Business Background:*

- Harwood Advisory Group, LLC, Investment Advisor Representative, 03/2014 - Present
- The Harwood Insurance Group, LLC, Insurance Agent, 11/2013 - Present
- PHA Health Solutions, Medical Billing Manager, 01/2013 - 11/2013
- Paradigm Health Services, President, 11/1996 - 12/2012

## **Item 3 Disciplinary Information**

None to report.

## **Item 4 Other Business Activities**

Mr. Harwood has financial industry affiliated businesses as an insurance agent with The Harwood Insurance Group, LLC. Approximately 50% 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 a conflict of interest because it gives Mr. Harwood an incentive to recommend products based on the commission the firm can receive. The 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 investment advisor representative, or insurance agent of their choosing.

## **Item 5 Additional Compensation**

Mr. Harwood 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