



Brad E. Tinnon, CFP®

Principal and Chief Compliance Officer

Effective: February 15, 2023

Form ADV Part 2B – Brochure Supplement

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Brad E.S. Tinnon (CRD# **5050450**) in addition to the information contained in the B.E.S.T. Wealth Management LLC ("B.E.S.T." or the "Advisor" - CRD #160920) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the B.E.S.T. Disclosure Brochure or this Brochure Supplement, please contact us at (314) 801-1324 or by email at info@bestwealth.net.

Additional information about Mr. Tinnon is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5050450.

B.E.S.T. Wealth Management LLC

10880 Baur Blvd., Suite 104, St. Louis, MO 63132

Phone: (314) 801-1324 Fax: (314) 692-8646

www.bestwealth.net

Item 2 – Educational Background and Business Experience

The Principal and Chief Compliance Officer of B.E.S.T. is Brad E.S. Tinnon. Mr. Tinnon, born in 1975, is a dedicated Portfolio Manager for Client accounts of B.E.S.T. Mr. Tinnon earned a Bachelor of Science in Business Administration from the University of Missouri - St. Louis in 1999. Mr. Tinnon has also earned the Certified Financial Planner™ designation following his education at Kaplan University. Additional information regarding Mr. Tinnon's employment history is included below.

Employment History:

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| Principal and CCO, B.E.S.T. Wealth Management LLC (RIA Firm) | 01/2012 to Present |
| Owner, B.E.S.T. Wealth Management LLC (2009-2011) Brad E.S. Tinnon, Sole Proprietor (2007-2009) (Registered Representative and Investment Advisor Representative of LPL Financial) | 01/2007 to 01/2012 |
| Brad E.S. Tinnon, Sole Proprietor (Registered Representative and Investment Advisor Representative of Waddell & Reed, Inc.) | 10/2005 to 01/2007 |
| Credit Analyst, GE Commercial Distribution Finance | 04/1999 to 05/2006 |

CERTIFIED FINANCIAL PLANNER™ ("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.

CHARTERED RETIREMENT PLANS SPECIALIST™ (“CRPS®”)

Issuing Organization – College of Financial Planning

Prerequisites – None

Education – Online instructor led or self-study course

Examination – Final designation exam (online, closed-book, proctored)

Continuing Education – 16 hours every two years

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Tinnon. Mr. Tinnon has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Tinnon.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Tinnon.*** However, we do encourage you to independently view the background of Mr. Tinnon on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5050450.

Item 4 – Other Business Activities

Mr. Tinnon is owner of B.E.S.T. Budget App, LLC, a budgeting app which he currently works with marketing and development professionals. He spends approximately 2% of his time on this non-investment related activity.

Item 5 – Additional Compensation

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Mr. Tinnon does not receive other forms of compensation.

Item 6 – Supervision

Mr. Tinnon serves as the Principal and the Chief Compliance Officer of B.E.S.T. Mr. Tinnon can be reached at (314) 801-1324.

B.E.S.T. has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of B.E.S.T. Further; B.E.S.T. is subject to regulatory oversight by various agencies. These agencies require registration by B.E.S.T. and its Supervised Persons. As a registered entity, B.E.S.T. is subject to examinations by regulators, which may be announced or unannounced. B.E.S.T. is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

Mr. Tinnon does not have any additional information to disclose.