

# Yavapai Financial Planning, LLC

An Arizona Registered Investment Adviser  
CRD # 115912

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Prescott AZ 86305  
(928) 445-7238  
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**Carl Dwayne Warrick, CFP<sup>®</sup>, ChSNA<sup>®</sup>**  
Financial Planner  
Investment Adviser Representative  
CRD # 4459607

Form ADV Part 2B  
Brochure Supplement  
July 5, 2022

This brochure provides information about Dwayne Warrick that supplements Yavapai Financial Planning, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mr. Anderson, Chief Compliance Officer, at (928) 445-7238 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Dwayne Warrick is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under CRD # 4459607.

Questions relative to the firm, its services, or this Form ADV Part 2B may be made to the attention of Mr. Anderson at (928) 445-7238. Additional information about the firm, other advisory firms, or associated investment adviser representatives is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The contents of this brochure have not been approved or verified by the SEC or any other state or federal governmental authority. While the firm and its associates may be registered with the State of Arizona or other jurisdictions, it does not imply a certain level of skill or training on the part of the firm or its associated personnel.

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

Regulatory guidance requires the firm to disclose post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years. Earlier employment history for an investment adviser representative may be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Carl Dwayne Warrick**

<u>Year of Birth</u>	<u>CRD Number</u>
1938	4459607

### ***Educational Background and Business Experience***

#### **Educational Background**

Bachelor of Science in Forestry Management, Iowa State University; Ames, IA  
Master of Science in Forest Range Management, Iowa State University; Ames, IA  
CERTIFIED FINANCIAL PLANNER™ Practitioner, CFP® <sup>1</sup>  
Chartered Special Needs Consultant, ChSNA® <sup>2</sup>

#### **Recent Business Background**

Yavapai Financial Planning, LLC (2002-Present)  
Fidelity Financial Planning, LLC (2000-2002/Former firm name)  
Prescott, AZ  
Investment Adviser Representative/Financial Planner

Forestry Consultant (1994-2021)  
Prescott, AZ  
Self-Employed Consultant

## **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign, or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules material to the evaluation of each officer or a supervised person providing investment advice. Dwayne Warrick has not been the subject of any such event.

## **Item 4 - Other Business Activities**

Investment adviser representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Dwayne Warrick does not have a material relationship with an issuer of a security, nor does he have a reportable outside business activity. He is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser, nor is he supervised by such a firm.

Mr. Warrick does not receive commissions, bonuses, or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service fees (“trails”) from the sale of mutual funds.

#### **Item 5 - Additional Compensation**

Neither our advisory firm nor Mr. Warrick are compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

#### **Item 6 - Supervision**

The firm supervises Dwayne Warrick by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics and procedural guidelines. We monitor the advice that Mr. Warrick may provide you by performing the following ongoing reviews:

- account opening documentation when the relationship is established
- review of financial plans and/or investment account transactions
- a review of client communications on an as needed basis, and
- periodic office reviews where required by policy or regulation.

Mr. Anderson serves as Mr. Warrick’s supervisor. Questions relative to our firm, its services, our Form ADV Part 2A, or an associate’s Form ADV Part 2B, may be made to the attention of Mr. Anderson at (928) 445-7238.

Additional information about our firm, other advisory firms, or associated investment adviser representatives, including Mr. Warrick, is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier. Mr. Warrick’s CRD number is 4459607, and the IARD number for Yavapai Financial Planning, LLC is 115912. The business and disciplinary history, if any, of an investment advisory firm and its representatives may be obtained by calling the securities commission in the state where the client resides. If a representative is or has been associated as registered representative of a FINRA-member broker/dealer, that person’s information may also be found at <https://brokercheck.finra.org/>.

#### **Item 7 - Requirements for State-Registered Advisers**

There have been neither awards nor sanctions or other matter where Dwayne Warrick or Yavapai Financial Planning, LLC has been found liable in an arbitration, self-regulatory, or administrative proceeding. Neither Mr. Warrick nor Yavapai Financial Planning, LLC has been the subject of a bankruptcy petition or other material reportable financial events.

### Information about Professional Designations and Education

<sup>1</sup> 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. 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.

Passing the CFP® certification exam or holding the CFP® professional designation does not preclude the obligation for a person to be registered as an investment adviser representative in jurisdictions where required by statute.

<sup>2</sup> The American College of Financial Services provides financial services professionals with the technical, collaborative, and quantitative skills necessary to help clients with special needs through the **Chartered Special Needs Consultant® (ChSNC®)** designation. The ChSNC® is the only credential on the market designed to provide special needs families with an advisor competent to address their unique concerns. ChSNC® designees are equipped with the specialized skills needed to help parents and caregivers plan for the future with honesty, ethics and compassion. A ChSNC® can navigate the unique considerations, estate planning, special needs trusts, life insurance, tax deductions, healthcare issues, Medicaid complexities, and the emotional aspects of providing for a loved one with a disability. To obtain the designation, the candidate must have at least five years’ experience in financial services or the practice of law or hold a four-year degree and have four years’ financial services experience; and complete specialized coursework. Designation holders are subject to the American College of Financial Services Code of Ethics and comply with its Professional Recertification program which includes continuing education requirements, annual reporting, and payment of a program fee.