

# **Outlier Financial Partners, LLC**

## **Form ADV - Part 2A**

**133 W Concho Ave, Suite 207 | San Angelo, TX 76903**

**325-223-2800**

**OutlierFinancialPartners.com**

**February 23, 2024**

This Brochure provides information about the qualifications and business practices of Outlier Financial Partners, LLC. If you have any questions about the contents of the Brochure, please contact us by phone at 325-223-2800 or via email at [Justin@OutlierFinancialPartners.com](mailto:Justin@OutlierFinancialPartners.com) or [Levi@OutlierFinancialPartners.com](mailto:Levi@OutlierFinancialPartners.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Outlier Financial Partners, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Outlier Financial Partners, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for Outlier Financial Partners, LLC is 330474.

## **Item 2 - Material Changes**

You will promptly be provided with a new Brochure as needed, based on material changes or new information as necessary, or at any time you request, at no charge to you.

The brochure for Outlier Financial Partners, LLC may be requested by contacting Justin Owen, CEO or Levi Calhoun, CFO by phone at 325-223-2800 or via email at Justin@OutlierFinancialPartners.com or Levi@OutlierFinancialPartners.

Additional information about Outlier Financial Partners, LLC is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The IARD number for Outlier Financial Partners, LLC is 330474. You can also find additional information via the SEC's website about any persons affiliated with Outlier Financial Partners, LLC who are registered, or are required to be registered, as investment adviser representatives of Outlier Financial Partners, LLC.

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## Item 4 - Advisory Business

Outlier Financial Partners (OFP), launched in 2023 by owners Justin M. Owen and Levi T. Calhoun, is a Texas-based financial services firm dedicated to empowering individuals, families, and businesses to achieve their financial goals.

We offer two distinct service categories:

1. **Financial Planning:** Build a personalized roadmap for your financial future.
2. **Wealth Management:** Entrust your assets to our experienced team for active management and long-term growth.

Regardless of your income or asset level, OFP helps you navigate your financial journey with clarity and confidence.

### Financial Planning

- Dynamic, Tailored Approach: We believe in creating personalized financial plans that evolve with your life. We will meet with you regularly to educate, advise, and coach you on cash flow management, debt management, risk management, college savings, retirement planning, and/or limited investment advice (specific to current employer retirement accounts). Once established, we will adjust your plan as your needs and goals change.
- Progress-Driven Path: Your plan unfolds step-by-step, focusing on achieving meaningful milestones that unlock deeper levels of your financial journey. This ensures your plan stays relevant and actionable, helping you reach your full potential.
- Unique Pace, Shared Journey: Everyone progresses at their own speed. You might not need every service or complete the entire plan at once, and that's perfectly okay. We prioritize your most pressing needs and work at a pace that feels comfortable for you, guiding you every step of the way.

Note: Investment advice is limited specifically to retirement accounts you manage associated with your current employment. Based on your needs, preferred pace, and availability we will attempt to meet with you on a weekly, bi-weekly, monthly, bi-monthly, or quarterly basis. You will have ongoing access to your financial plan that will be updated annually (at least).

## **Wealth Management**

- **Tailored Portfolio Strategies:** We take a dynamic approach to wealth management, crafting unique investment strategies based on your risk tolerance, goals, and time horizon. We focus on maximizing your returns while managing risk effectively, aiming for the sweet spot of reward and resilience.
- **Active & Adaptable:** Through regular monitoring and drift-based rebalancing, we ensure your portfolio stays aligned with your objectives. We regularly evaluate investment options and make adjustments as needed, allowing you to focus on what matters most.
- **Your Assets, Your Control:** Rest assured, you always retain full custody of your assets, held at a trusted third-party brokerage firm you choose. You can also restrict investments that don't align with your values or preferences.
- **Transparency & Communication:** Stay informed with clear communication from us and regular statements from your brokerage firm. You'll also have secure online access to your account information, empowering you to track your progress.
- **Partnership, Not Dictatorship:** Your voice matters. While we use our expertise to manage your portfolio, you can provide written guidelines to customize your investment approach. Ultimately, we work collaboratively to achieve your financial goals.

### *Experience the Difference*

- Discretionary portfolio management with your values in mind

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- Regular course correction for long-term growth
- Transparency and control every step of the way
- A partnership built on trust and shared goals

Note: Investment advice beyond discretionary portfolio management is limited specifically to retirement accounts you manage associated with your current employment. We do not offer non-discretionary portfolio management at this time.

As of March 1st, 2024 Outlier Financial Partners manages \$0 in discretionary assets and \$0 in non-discretionary assets.

## Item 5 - Fees & Compensation

### **Financial Planning:**

At Outlier Financial Partners, we believe everyone deserves access to expert guidance, without the burden of hourly fees. That's why we offer a simple, monthly subscription (charged in arrears) based on your household income, with flexibility to accommodate individual needs.

#### *Your Monthly Subscription to Financial Wellness*

- Income-based fee: We charge a monthly fee of 1.5% of your gross annual household income divided by 12, rounded to the nearest whole dollar. Our minimum monthly fee is \$100, while our maximum monthly fee is \$300.
- Consistent billing for ongoing support: Once agreed upon, our recurring fee will remain unchanged until services are terminated or updated by a new agreement.
- Flexible billing options: While OFP does prefer (and default to) monthly billing, we will arrange to bill quarterly or annually to accommodate client preferences.

- No long-term commitments: Either party may terminate the financial planning agreement at any time without penalty, with prior written notice.

Note: Fees may vary based on the complexity and scope of your financial planning needs, and OFP reserves the right to discount fees at its discretion.

**Wealth Management:**

At Outlier Financial Partners, we want our progressive discount fee structure for discretionary portfolio management to be transparent and fair. It rewards larger account sizes while ensuring value for all clients, with no minimum balance requirements.

**OFP Progressive Discount Fee Structure:**

Account(s) Balance	Annual Fee Rate
\$0 - \$100,000	1.8%
\$100,001 - \$200,000	1.7%
\$200,001 - \$300,000	1.6%
\$300,001 - \$400,000	1.5%
\$400,001 - \$500,000	1.4%
\$500,001 - \$600,000	1.3%
\$600,001 - \$700,000	1.2%
\$700,001 - \$800,000	1.1%
\$800,001 - \$900,000	1.0%
\$900,001 - \$1,000,000	0.9%
\$1,000,000 and above	0.8%

This progressive discount fee structure means that OPF charges less for the second \$100,000 than it does for the first \$100,000 of assets managed. OPF charges less for the third than it does for the second, and so on. This progressive discount continues until the client account(s) balance exceeds \$1,000,000.

We deduct fees directly from your account(s) on the first non-holiday day of each month. OPF currently uses Altruist and/or Betterment as the custodians (brokerage firms) of client assets we manage. For accounts held at Altruist, fees are billed in arrears based on the month-ending balance of your account(s). For accounts held at Betterment, fees are billed in arrears based on the average daily balance of your account in the associated month.

Our wealth management fees are separate from any fees, commissions, and other expenses charged by the custodian/brokerage firm. You can learn more about brokerage fees and services in Item 12 - Brokerage Practices of this brochure. You are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any agreement with a custodian/broker.

Our wealth management fees are also separate from any fees and expenses associated with the stocks, ETFs, mutual funds, or other securities we select on your behalf. Each security has an explanation of its expenses in its prospectus. You are encouraged to read all prospectuses.

OPF strives to only use stocks, ETFs, and mutual funds that are “no load”, have low expenses, and are well diversified whenever possible to maintain low costs in client accounts.

We do not receive any compensation from the securities we recommend. The only compensation received by Outlier Financial Partners are the fees we charge you directly for our wealth management (or financial planning) services. OPF does not participate in a wrap fee.

Note: Fees may vary based on the complexity and scope of your wealth management needs, and OPF reserves the right to discount fees at its discretion.



## Item 6 - Performance-Based Fees and Side-by-Side Management

At Outlier Financial Partners, we believe in a transparent and straightforward approach to fees. That's why we don't charge performance-based fees. Instead, our wealth management fees are based solely on your account balance, so you know exactly what you're paying each month. This aligns our interests with yours, ensuring we are focused on achieving your long-term financial goals, regardless of market conditions.

## Item 7 - Types of Clients

### *Empowering Financial Journeys*

At Outlier Financial Partners, we believe everyone deserves a clear path to financial well-being. We work with individuals, families, and forward-thinking businesses at various life stages, united by a commitment to achieving their financial goals.

#### **Individuals & Families:**

- Busy professionals juggling careers and families, seeking to simplify finances and optimize their future.
- Growing families, navigating college savings, planning for retirement, and securing loved ones' well-being.
- Nearing retirement, transitioning smoothly with a secure and fulfilling future.

#### **Businesses:**

- Startups: Building a strong financial foundation for accelerated growth.
- Established businesses: Optimizing cash flow, maximizing profits, and securing long-term sustainability.
- Family-owned businesses: Creating a legacy through strategic financial planning and smooth asset transitions.

Whether you're an individual navigating personal finances, a family planning for the future, or a business owner charting your growth trajectory, we offer:

- Personalized strategies: Tailored to your unique needs and goals.
- Expert guidance: Leveraging our experience and financial acumen.
- Unwavering support: Partnering with you every step of the way.

## **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

### *Crafting Confidence in Your Financial Journey*

At Outlier Financial Partners, we guide you on a personalized path to financial success. Here's how we work:

#### **1. Uncovering Your Vision:**

- In-depth conversations and questionnaires: We take the time to understand your unique goals, risk tolerance, and financial dreams.
- Comprehensive analysis: We review your documents and delve into your financial landscape to get a complete picture.
- Transparency and open communication: We believe clear communication is key to building trust and confidence.

#### **2. Building Your Personalized Plan:**

- Holistic approach: We go beyond individual accounts, taking your entire financial picture into consideration.
- Optimized strategies: We create a plan tailored to your specific needs and objectives, not a one-size-fits-all solution.
- Data-driven insights: We leverage expertise and analysis to create a roadmap for your financial future.

#### **3. Investing for Success:**

- Risk management: We prioritize minimizing risk while seeking optimal

returns, aligned with your comfort level.

- Diversification: We strategically allocate assets across diverse categories to spread risk and enhance potential returns.
- Fundamental analysis: We focus on underlying company fundamentals and long-term value instead of short-term trends.
- Rigorous research: We utilize various resources, including industry reports, subscription services, and computerized models, to inform our decisions.

### **Understanding the Risks:**

Investing in securities involves risk of loss that clients should be prepared to bear. The material risks specifically associated with fundamental analysis are that it can be subjective and it is based on past data. We clearly communicate these risks and guide you in making informed decisions that align with your risk tolerance.

### **Minimizing Costs and Taxes:**

- Lower portfolio turnover: We prioritize long-term strategies to minimize unnecessary transaction costs and tax implications.
- Cost-conscious solutions: We consider fees, expenses, and tax impact when selecting investments.

### **Our Promise:**

We strive to maximize your returns after fees, taxes, and expenses, while minimizing risk and ensuring your financial health remains our top priority.

## **Item 9 - Disciplinary Information**

### *Building Trust and Transparency*

At Outlier Financial Partners, we believe transparency and integrity are vital cornerstones of a strong client relationship. As a registered investment adviser,

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we are committed to disclosing any material facts related to legal or disciplinary events that could affect your evaluation of our firm or its management.

We are pleased to share that Outlier Financial Partners and its management have not been subject to any legal or disciplinary events, and there are no pending actions against us.

However, we understand that circumstances can change. Should any relevant event occur in the future, we will disclose it promptly and transparently.

### *Your Trust is Our Priority*

Our commitment to ethical conduct and responsible investment practices remains unwavering. We strive to uphold the highest standards of professionalism and build lasting relationships based on trust and open communication.

If you have any questions or require further information, please do not hesitate to contact us.

## **Item 10 - Other Financial Industry Activities and Affiliations**

### *Transparency and Service*

At Outlier Financial Partners, we prioritize transparency and ethical conduct in all our activities and affiliations. Here's what you should know:

Justin Owen, CEO is a Registered Investment Adviser at Owen Financial Planning, LLC. This role does not create any conflicts of interest.

Levi Calhoun, CFO is a Registered Investment Adviser at Owen Financial Planning, LLC. This role does not create any conflicts of interest.

### **Community Service:**

We may occasionally volunteer our services to schools and Christian-based organizations upon request. These services are pro-bono and do not influence our client relationships.

## **Professional Referrals:**

Upon request, we may refer clients to other qualified professionals, such as tax professionals and/or CPAs, attorneys, real estate agents, or lenders who can address specific needs outside our scope. We have no financial agreements with these professionals and do not receive any referral fees.

**Additional Disclosures:** We have no other material financial industry affiliations or arrangements with related parties. We are not involved in any partnerships promoting investments to clients.

### *Your Trust is Our Focus*

At Outlier Financial Partners, we believe in clear communication and transparency. We maintain ethical and independent relationships to prioritize your best interests and build lasting trust.

## **Item 11 - Code of Ethics**

### *Balancing Interests and Transparency*

At Outlier Financial Partners, we prioritize transparent communication and ethical conduct. Our firm, its employees, and other related parties will often own securities we recommend to you. However, at no time will we or any related party receive preferential treatment over you.

The potential for a conflict of interest does exist when we believe in our own advice by owning securities we recommend to you. A conflict of interest would exist if our firm, its employees, and/or other related parties were to buy or sell the same securities we recommended to you, or bought or sold in your account, at or about the same time, but at a better price. Such a conflict of interest would be unintentional and likely unnoticed. However, if we become aware of the occurrence of a conflict of interest, we will disclose to you the details of the occurrence within 90 days. Our firm will be eager to satisfy any client grievances related to the occurrence of such a conflict.

## **Commitment to Ethical Standards:**

We adhere to the highest ethical standards as outlined in:

- The Certified Financial Planner (CFP) Board Code of Ethics and Standards of Conduct: available at <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>
- The National Association of Personal Financial Advisors (NAPFA) Fiduciary Oath: available at <https://www.napfa.org/mission-and-fiduciary-oath>

### *Open Communication and Access*

We believe in open communication and are happy to provide you with a copy of our firm's Code of Ethics upon request. You can also access the CFP Board Code of Ethics and Standards of Conduct and NAPFA Fiduciary Oath and through the links provided.

### *Building Trust Through Transparency*

At Outlier Financial Partners, we understand your trust is paramount. We are committed to upholding the highest ethical standards and prioritizing your best interests in all aspects of our service.

## **Item 12 - Brokerage Practices**

### *Focusing on Client-Centric Brokerage Services*

At Outlier Financial Partners, we prioritize personalized service and cost-effectiveness for our clients. Here's how we approach brokerage practices:

### **Independent Brokerage Selection:**

- We are not affiliated with any specific broker-dealer, ensuring unbiased recommendations tailored to your individual needs.
- We consider various low-cost providers like Altruist, Betterment Securities, or Schwab based on factors like available investment

products, service levels, and fees.

- We receive no compensation, referrals, or benefits from any brokerage firm, ensuring our recommendations are solely in your best interest.

### **Transparency and Communication:**

- We will clearly explain the different options available and the reasons behind our brokerage recommendations before implementation.
- We are always available to answer your questions and address any concerns you may have about your chosen broker.

### **Tailored Rebalancing:**

Outlier Financial Partners currently does not employ trade aggregation for client accounts. Rebalancing your portfolio occurs strategically based on three factors:

- **Predefined Portfolio Drift:** When your portfolio's asset allocation deviates from your target by a predetermined threshold, we may initiate rebalancing.
- **Significant Life Changes:** If your life circumstances change significantly, we may recommend portfolio adjustments to align with your evolving needs.
- **Market Conditions:** In anticipation of potential market downturns, OFP may strategically reduce risk exposure within your portfolio.

It's important to note that rebalancing decisions may sometimes occur close together for different client accounts due to market conditions. This could potentially lead to slightly higher purchase prices for certain securities in your portfolio.

### **Building Trust Through Transparency:**

Our commitment to client-centricity extends to our brokerage practices. We believe in transparency, individual attention, and cost-effective solutions to help you achieve your financial goals.

## Item 13 - Review of Accounts

### *Staying on Track: Your Personalized Review Process*

At Outlier Financial Partners, we believe regular reviews are essential for keeping your financial journey on track. Here's how we ensure you stay informed and empowered:

#### **Scheduled Check-Ups:**

- **Annual Reviews:** We recommend yearly reviews to assess your progress and make any necessary adjustments based on life changes and market shifts. We'll proactively reach out to schedule these reviews.
- **Additional Reviews:** Don't hesitate to request a review anytime you experience significant life events impacting your finances. We're always here to help you adapt your plan.

#### **Tailored Reviews for Your Needs:**

- Managed Accounts: We closely monitor and review your managed accounts at least quarterly, ensuring they stay aligned with your investment goals.
- Financial Planning: Your financial plan receives a quarterly review, with additional reviews as needed to address any evolving needs or opportunities.
- Wealth Management: As a Wealth Management client, you'll benefit from an annual review of your accounts, with additional reviews as needed for personalized guidance.

#### **In-Depth Analysis and Clear Communication:**

- During each review, we'll thoroughly analyze your account performance and progress against your established plan.
- We'll openly discuss any necessary adjustments and explain our recommendations in detail.



- You'll receive a written performance report along with an email summary of the review findings and next steps.

### **Your Dedicated Adviser:**

Your assigned Investment Adviser Representative will conduct your reviews, ensuring you have a consistent and personalized experience throughout your financial journey.

### **Benefits of Regular Reviews:**

- Peace of mind knowing your plan adapts to life changes and market fluctuations.
- Timely adjustments to optimize your financial strategy.
- Enhanced confidence in achieving your long-term financial goals.
- Ongoing communication and support from your dedicated adviser.

We believe transparency and tailored support are key to success. Contact us today to schedule your review and unlock the full potential of your financial journey.

## **Item 14 - Client Referrals and Other Compensation**

### *Straightforward Compensation, Focused on You*

At Outlier Financial Partners, we believe transparency and aligning our interests with yours are fundamental. Here's what you can expect:

### **No Third-Party Incentives:**

We never receive any compensation from third parties (non-clients) for recommending their products or services to you. This ensures our financial advice remains unbiased and solely focused on your best interests.

### **Client Fees, Our Only Compensation:**

The only fee you pay is our direct client fee, ensuring our recommendations are based solely on your unique needs and financial goals.

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## **Building Trust Through Transparency:**

We believe in upfront communication and ethical practices. Our transparent compensation structure eliminates potential conflicts of interest and reinforces our commitment to putting your financial success first.

## **Item 15 - Custody**

### *Your Assets, Your Control: A Clear Custody Approach*

At Outlier Financial Partners, we understand the importance of transparency and safeguarding your assets. Here's how we ensure your control and security:

#### **Client Ownership and Control:**

- You always remain the sole owner and decision-maker for your assets and accounts.
- We never take physical possession of your investments.

#### **Custodian Role and Transparency:**

- Your chosen custodian (e.g., brokerage, bank) holds the actual custody of your assets.
- We may have limited authorization with your explicit permission, like directing fee deductions.
- You'll continue to receive regular statements directly from your custodian, usually monthly or quarterly.

#### **Open Communication and Review:**

- We encourage you to review your account statements regularly and ask any questions you may have.
- We believe in open communication and fostering understanding about your financial situation.

#### **Industry Practices and Compliance:**

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- While you retain control, we adhere to industry best practices to ensure asset protection and responsible financial management.
- This includes data security measures and independent oversight mechanisms to further safeguard your assets.

### **Putting Your Interests First:**

- We are committed to upholding the highest ethical standards and your complete financial well-being.
- Our transparent custody approach empowers you to make informed financial decisions with confidence.

Note: While you always remain the legal owner of your assets, certain limited permissions, like authorizing us to deduct our advisory fees directly from your account, may be considered "custody" under government regulations. This is purely an administrative convenience and does not affect your ultimate control over your assets. Your chosen custodian still holds the physical custody of your investments.

## **Item 16 - Investment Discretion**

### *Tailored Investment Management*

At Outlier Financial Partners, we offer personalized investment management services for clients seeking discretionary authority. This means trusting us to make investment decisions in your accounts based on your specific needs and goals. Clients sign a written agreement providing OFP discretionary authority.

### **Understanding Your Priorities:**

Before exercising discretion, we work closely with you to understand your:

- Risk tolerance: How comfortable are you with potential losses?
- Investment goals: Are you saving for retirement, a child's education, or something else?

- Life stage: Are you nearing retirement, just starting out, or somewhere in between?
- Market conditions: How are current market trends impacting your investment strategy?
- Time horizon: How long do you plan to hold your investments?

### **Striking the Right Balance:**

With this understanding, we strive to make informed decisions that prioritize:

- Maximizing returns: We aim to grow your wealth responsibly within your risk tolerance.
- Managing risk effectively: We use prudent strategies to protect your investments from volatility.
- Achieving resilience: We build portfolios designed to withstand market fluctuations.

### **Open Communication and Control:**

While we manage your accounts under discretion, you remain in control. You can:

- Communicate any limitations: Let us know if you have restrictions on specific securities or asset classes.
- Seek regular updates: We provide regular reports and are always available to address your questions.

### **Building Trust Together:**

Our discretionary management service is built on open communication, understanding your unique needs, and prioritizing your best interests. We believe this approach empowers you to focus on your overall financial goals while we handle the day-to-day investment decisions.

## Item 17 - Voting Client Securities

### *Empowering Your Voice*

At Outlier Financial Partners, we believe in empowering you to have a say in the companies you invest in. Here's our approach to proxy voting:

#### **Client Control:**

- You retain sole authority and responsibility for voting proxies on your securities.
- We never vote proxies on your behalf.
- You will receive all proxy materials directly from the issuers of your investments.

#### **Transparency and Open Communication:**

- We believe in open communication regarding proxy voting.
- We are always available to answer your questions and discuss your voting intentions.

#### **Putting Your Interests First:**

- We respect your right to vote in accordance with your values and beliefs.
- Our role is to provide support and information, not to influence your voting decisions.

#### **Benefits of Active Proxy Voting:**

- Holding companies accountable for their social and environmental impact.
- Influencing corporate governance practices.
- Aligning your investments with your personal values.

We encourage you to take an active role in proxy voting and leverage your voice as an investor.

## **Item 18 - Financial Information**

We understand that trust is paramount when choosing an investment adviser. As part of our commitment to transparency, we are pleased to share the following financial information:

### **Meeting Our Commitments:**

- We have no financial commitments that could hinder our ability to fulfill our contractual and fiduciary obligations to you, our valued client.
- We have never filed for bankruptcy and currently have no plans to do so.

### **Strong Financial Standing:**

While we are not required to disclose detailed financial information due to our size and structure, we believe in open communication and fostering trust with our clients.

### **Building Trust Through Transparency:**

We are committed to upholding the highest ethical standards and responsible financial management. We believe that strong financial health is essential for delivering exceptional service and ensuring the long-term success of our clients.

### **Your Questions, Our Answers:**

We encourage you to discuss any questions or concerns you may have regarding our financial stability. We are always available to provide further information and address your needs.

## **Item 19 - Requirements for State Registered Advisers**

### *Meeting High Standards*

At Outlier Financial Partners, we believe in exceeding expectations and building trust through transparency. Here's an overview of our management team's qualifications and commitment to ethical conduct:

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## **Justin Owen, CEO**

### Educational Background:

- 2018 – Series 65 (NASAA Investment Adviser Law Examination)
- 2014 – College of Financial Planning
- 2001 – Associates of Occupational Studies

### Business Experience:

- 11/2023 – Present, CEO, Outlier Financial Partners, LLC
- 08/2017 – Present, President/Founder, Financial Planner & Wealth Manager, Owen Financial Planning, LLC
- 04/2017 – 05/2020, Engineering Technician, Goodyear Tire & Rubber Co

### Professional Designations, Licensing & Exams:

- Investment Adviser Representative, Series 65 - Uniform Investment Adviser Law Exam in 2014 & 2018

### Other Business Activities:

- None

## **Levi Calhoun, CFO**

### Educational Background:

- 2023 – Series 65 (NASAA Investment Adviser Law Examination)
- 2014 – Texas - SML Mortgage Loan Originator education and examination
- 2007 – BBA in Finance (with Real Estate Option) from Angelo State University

### Business Experience:

- 11/2023 – Present, CFO, Outlier Financial Partners, LLC

- 04/2023 – Present, Financial Planner & Wealth Manager, Owen Financial Planning, LLC
- 07/2020 – Present, Branch Manager & Mortgage Loan Originator, Geneva Financial, LLC
- 04/2019 – 07/2020, Branch Manager & Mortgage Loan Originator, LeaderOne Financial Corp.

**Professional Designations, Licensing & Exams:**

- Investment Adviser Representative, Series 65 - Uniform Investment Adviser Law Exam in 2023
- Mortgage Loan Originator NMLS 1174441 (TX & TN), SAFE MLO Uniform State Test in 2014

**Other Business Activities:**

- Levi Calhoun is currently employed full-time (40 hours per week) as a Branch Manager & Mortgage Loan Originator at Geneva Financial, LLC.

**Ethical Integrity:**

- We are not compensated for advisory services with performance-based fees.
- We are proud to have a clean record with no past, current, or pending legal or ethical issues.
- We do not have any relationship or arrangement with any issuer of securities.
- We uphold the highest ethical standards and prioritize transparency in all our interactions with clients.

**Your Trusted Partner:**

We are committed to earning your trust and confidence. By combining professional qualifications with strong ethical principles, we strive to provide

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exceptional service and help you achieve your financial goals.

**Additional Information:**

- For more detailed information about our management team's qualifications and experience, please feel free to contact us.