

## **FIRM BROCHURE SUPPLEMENT**

# **Select Portfolio Management, Inc. Select Money Management, Inc.**

**March 26, 2024**

This Firm Brochure Supplement provides information that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. Firm Brochures (ADV Part 2A). Please contact us at (949) 975-7900 if you did not receive a copy of the Select Portfolio Management, Inc. or Select Money Management, Inc. Firm Brochures or if you have any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. Additional information about Select Portfolio Management, Inc. and Select Money Management, Inc. is available on the SEC’s website at <http://www.adviserinfo.sec.gov>. An Investment Advisor’s registration with the SEC does not imply a certain level of skill or training.

**Anthony J. Amaradio**  
**Select Portfolio Management, Inc.**  
**Select Money Management, Inc.**

Home Office:

26800 Aliso Viejo Parkway, Suite 150  
Aliso Viejo, California 92656  
(949) 975-7900

This firm brochure supplement provides information about Anthony J. Amaradio that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. brochures. Please contact Mr. Amaradio in our home office, identified above, if you did not receive a Select Portfolio Management, Inc. or Select Money Management, Inc. firm brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Amaradio is available on the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

**Background**

Anthony J. Amaradio was born in 1951. Mr. Amaradio received his Master of Business Administration (MBA) in Finance from the University of Detroit, Detroit, Michigan in 1977. He graduated from the University of Michigan, Ann Arbor, Michigan in 1974 with a Bachelor of Business Administration (BBA) in Finance.

**Business Experience**

Mr. Amaradio is the President, Chief Strategist, and an Investment Advisor Representative for Select Portfolio Management, Inc., a Registered Investment Advisor and has been affiliated with the firm since July 1997.

Mr. Amaradio is the Chief Strategist, and an Investment Advisor Representative for Select Money Management, Inc., a Registered Investment Advisor and has been affiliated with the firm since December 2010.

Previously, Mr. Amaradio was registered with Securities Equity Group – A Registered Broker-Dealer from February 2001 through March 2013. He was President of AJA Financial Planners, Inc., a Registered Investment Advisor from July 1984 through July 1997. He was active as an officer of Amaradio Insurance Agency, Inc. from March 1982 through April 1997. He was a Registered Representative with Pruco Securities Corporation from January 1991 to December 1994. He was also a Registered Representative with Coordinated Capital Securities, Inc., from November 1985 to November 1993. He was licensed with The Equitable Life Assurance Society of the United States and a Registered Representative of EQUICO

Securities, Inc. and EVLICO from September 1978 to February 1991. He was also a Registered Representative with Mutual Service Corporation from October 1984 to September 1985.

### **DISCIPLINARY INFORMATION**

We are required to disclose all material facts regarding any legal or disciplinary events during the past 10 years and any others that would be material to your evaluation of Mr. Amaradio. He has not been subject to any reportable legal or disciplinary events during the past 10 years. Additional information is available from the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **OTHER BUSINESS ACTIVITIES**

Besides his employment with our firms described above, Mr. Amaradio is separately employed and engaged in the following business activities:

#### **Other Business Activities**

Mr. Amaradio is engaged in the following non-investment related businesses, none of which is deemed to be substantial because it does not entail more than 10 percent of his time or income:

- ❖ Select Consulting Group, LLC Mr. Amaradio is a Director, Officer, and sole owner of this business that provides business operational consulting services.
- ❖ SPM, Inc. Mr. Amaradio is a Director, Officer, and part owner of this business engaged in general business administrative services.
- ❖ Faithful With Finances, Inc. Mr. Amaradio is a Director, Officer, and part owner of this business that produces seminars, publications, and a financially-related curriculum for churches and their congregations to educate and implement personal financial strategies that are consistent with principles in the Bible.

### **ADDITIONAL COMPENSATION**

Mr. Amaradio may receive salary through the businesses listed above.

### **SUPERVISION**

Our firms supervise the investment advice that Mr. Amaradio and other representatives give to assure that it is in your best interest and consistent with our fiduciary duties to you. Our firm's management team generally determines the investment advice offered to our clients. In the regular course of their duties, our professional staff monitors Mr. Amaradio's instructions for client advice and management services to assure that those instructions are consistent with our firm's policies and procedures. If you should ever have a question or concern about Mr. Amaradio's services, you may contact Laurie Thompson - Compliance Officer for Select Portfolio Management, Inc. and Select Money Management, Inc. at (949) 975-7900.

**Carin R. Amaradio**  
**Select Portfolio Management, Inc.**  
**Select Money Management, Inc.**

Home Office:

26800 Aliso Viejo Parkway, Suite 150  
Aliso Viejo, California 92656  
(949) 975-7900

This firm brochure supplement provides information about Carin R. Amaradio that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. firm brochures. Please contact Ms. Amaradio in our home office, identified above, if you did not receive a Select Portfolio Management, Inc. or Select Money Management, Inc. firm brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Amaradio is available on the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

**Background**

Carin R. Amaradio was born in 1956. Ms. Amaradio received her Bachelor of Science Degree (BS) in Retailing from Michigan State University, East Lansing, Michigan, in 1978.

**Business Experience**

Ms. Amaradio has been the Chief Executive Officer, Chief Compliance Officer, and an Investment Advisor Representative for Select Portfolio Management, Inc., a Registered Investment Advisor since it was founded in February 1993.

Ms. Amaradio has been the President, Chief Executive Officer, Chief Compliance Officer, and an Investment Advisor Representative for Select Money Management, Inc., a Registered Investment Advisor since it was founded in February 2010.

Ms. Amaradio has been the President, Chief Executive Officer, Chief Compliance Officer, Registered Principal, and Registered Representative of Securities Equity Group - member FINRA and SIPC, our affiliated Registered Broker-Dealer, since it was founded in March 1997.

Previously, Ms. Amaradio was a Registered Principal and Registered Representative of Securities Service Network, Inc., from May 1997 through April 2000. She was a Registered Principal and Registered Representative of Securities America, Inc., from June 1993 through April 1997. She was an officer of Amaradio Insurance Agency, Inc., from March 1982 through June 1996. She was a General Manager, Registered Representative and Agent for Prudential Insurance Co. of America and Pruco Securities Corporation from December 1990 through November 1994. She was a Registered Representative and

Registered Principal with Coordinated Capital Securities, Inc. from May 1990 to June 1993. She was also Vice President and Compliance Officer for AJA Financial Planners, Inc., a Registered Investment Advisor, from October 1984 through June 1994. She was licensed with The Equitable Life Assurance Society of the United States and a Registered Representative of EQUICO Securities, Inc. and EVLICO from September 1979 to December 1990.

### **DISCIPLINARY INFORMATION**

We are required to disclose all material facts regarding any legal or disciplinary events during the past 10 years and any others that would be material to your evaluation of Ms. Amaradio. She has not been subject to any reportable legal or disciplinary events during the past 10 years. Additional information is available from the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **OTHER BUSINESS ACTIVITIES**

Besides her employment with our firms, described above, Ms. Amaradio is separately employed and engaged in the following business activities:

#### **Investment-Related Business Activities**

- ❖ Securities Equity Group - Registered Broker-Dealer - member FINRA and SIPC. Ms. Amaradio is President, Chief Compliance Officer, General Securities Principal, and Owner of our affiliated Broker-Dealer. She is active in the management, operations, compliance, supervision, and sale of securities products. She receives commissions and transaction-related compensation from this company.
- ❖ SPM Insurance Services, Inc. Ms. Amaradio is President and Owner of this independent general insurance agency assisting retail insurance agents with the sales and marketing of fixed life and annuity insurance products. She receives compensation from this company in the form of salary.
- ❖ Insurance. Ms. Amaradio is a licensed independent insurance agent for the sale of fixed insurance and annuity products. She receives commissions and transaction-related compensation from those sales. Her California Insurance License number is #0739364.

#### **Other Business Activities**

Ms. Amaradio is engaged in the following non-investment related businesses, none of which is deemed to be substantial because it does not entail more than 10 percent of her time or income:

- ❖ SPM, Inc. Ms. Amaradio is a Director, Officer, and part owner of this business engaged in general business administrative services.
- ❖ Faithful With Finances, Inc. Ms. Amaradio is a Director, Officer, and part owner of this business that produces seminars, publications, and a financially related curriculum for churches and their congregations to educate and implement personal financial strategies that are consistent with principles in the Bible.

- ❖ Real Estate Broker. Ms. Amaradio is a Real Estate Broker for personal real estate investments.

### **ADDITIONAL COMPENSATION**

Ms. Amaradio receives salary, commissions, 12b-1 fees, and other transaction-related compensation through the businesses listed above. These sales-related incentives create the potential for conflicts of interest when giving investment advice or supervising the investment advice given by other members of Select Portfolio Management, Inc. or Select Money Management, Inc.

### **SUPERVISION**

Our firms supervise the investment advice that Ms. Amaradio and our other representatives give to assure that it is in your best interests and consistent with our fiduciary duties to you. Our firm's management team generally determines the investment advice offered to our clients. In the regular course of their duties, our professional staff monitors Ms. Amaradio's instructions for client advice and management services to assure that those instructions are consistent with our firm's policies and procedures. If you should ever have a question or concern about Ms. Amaradio's services, you may contact Laurie Thompson - Compliance Officer for Select Portfolio Management, Inc. and Select Money Management, Inc. at (949) 975-7900.

**Daniel Amaradio**  
**Select Portfolio Management, Inc.**  
**Select Money Management, Inc.**

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(949) 975-7900

This firm brochure supplement provides information about Daniel Amaradio that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. firm brochures. Please contact Mr. Amaradio in our home office, identified above, if you did not receive a Select Portfolio Management, Inc. or Select Money Management, Inc. firm brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Amaradio is available on the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

**Background**

Daniel Amaradio was born in 1960. Mr. Amaradio completed the CFP Professional Education Program through the College of Financial Planning in Denver, Colorado in 1992. He was subsequently conferred the designation of CERTIFIED FINANCIAL PLANNER™ by the IBCFP. Dan attended both Macomb County Community College in Warren, Michigan and Oakland Community College in Auburn Hills, Michigan.

**Business Experience**

Mr. Amaradio has been an Investment Advisor Representative for Select Portfolio Management, Inc., a Registered Investment Advisor since December 1995. He has been a Portfolio Manager and Investment Advisor Representative for Select Money Management, Inc., Registered Investment Advisor since February 2010.

Mr. Amaradio has also been a Registered Representative of Securities Equity Group - member FINRA and SIPC, our affiliated Registered Broker-Dealer, since April 2000.

Previously, Mr. Amaradio was a Registered Representative of Securities Service Network, Inc. from May 1997 through April 2000. From November 1994 through April 1997, he was a Registered Representative of Securities America, Inc. Mr. Amaradio was a representative of Amaradio Insurance Agency, Inc. from February 1985 through December 1995. He was an Investment Advisor Representative for AJA Financial Planners, Inc. from March 1990 through December 1995.

## **DISCIPLINARY INFORMATION**

We are required to disclose all material facts regarding any legal or disciplinary events during the past 10 years and any others that would be material to your evaluation of Mr. Amaradio. He has not been subject to any reportable legal or disciplinary events during the past 10 years. Additional information is available from the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **OTHER BUSINESS ACTIVITIES**

Besides his employment with our firms, described above, Mr. Amaradio is separately employed and engaged in the following business activities:

### **Investment-Related Business Activities**

- ❖ Securities Equity Group - Registered Broker-Dealer - member FINRA and SIPC. Mr. Amaradio is a Registered Representative of our affiliated Broker-Dealer. He is active in the sale of investment products. He receives commissions and transaction-related compensation from those sales.
- ❖ Insurance. Mr. Amaradio is a licensed independent insurance agent for the sale of fixed annuity and insurance products. He receives commissions and transaction-related compensation from those sales. His California Insurance License number is #0733189.

### **Other Business Activities**

Mr. Amaradio is not engaged in any other non-investment-related business.

## **CFP® PROFESSIONAL CERTIFICATION**

The CERTIFIED FINANCIAL PLANNER™ and CFP® professional certification marks are granted by Certified Financial Planner Board of Standards, Inc. and recognized 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 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. 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 is administered in 10 hours over a two-day period.



- ❖ **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- ❖ **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct which outline ethical and practice standards for CFP® professionals.

The Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP® in the U.S., which it awards to individuals who successfully complete CFP Board’s initial ongoing certification requirements.

### **ADDITIONAL COMPENSATION**

Mr. Amaradio receives commissions, 12b-1 fees, and other transaction-related compensation from the sale of securities and insurance-related products through the businesses listed above. These sales-related incentives create the potential for conflicts of interest when giving investment advice or supervising the investment advice given by other members of Select Portfolio Management, Inc. or Select Money Management, Inc.

### **SUPERVISION**

Our firms supervise the investment advice that Mr. Amaradio and our other representatives give to assure that it is in your best interests and consistent with our fiduciary duties to you. Our firm’s management team generally determines the investment advice offered to our clients. In the regular course of their duties, our professional staff monitors Mr. Amaradio’s instructions for client investment transactions to assure that those instructions are consistent with our firm’s policies and procedures. If you should ever have a question or concern about Mr. Amaradio’s services, you may contact Laurie Thompson - Compliance Officer for Select Portfolio Management, Inc., and Select Money Management, Inc. at (949) 975-7900.

**Semir M. Amin**  
**Select Portfolio Management, Inc.**  
**Select Money Management, Inc.**

Home Office:  
26800 Aliso Viejo Parkway, Suite 150  
Aliso Viejo, California 92656  
(949) 975-7900

This firm brochure supplement provides information about Semir M. Amin that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. firm brochures. Please contact Mr. Amin in our home office, identified above, if you did not receive a Select Portfolio Management, Inc. or Select Money Management, Inc. firm brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Amin is available on the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

**Background**

Semir M. Amin was born in 1952. Mr. Amin graduated from California State University in Long Beach, California with a Bachelor of Arts (BA) in Sociology in 1985.

**Business Experience**

Mr. Amin has been an Investment Advisor Representative for Select Portfolio Management, Inc., a Registered Investment Advisor since February 2006. He has been a Portfolio Manager and Investment Advisor Representative for Select Money Management, Inc., a Registered Investment Advisor since December 2010.

Mr. Amin has been the Municipals Principal, a Registered Principal, and a Registered Representative of Securities Equity Group - member FINRA and SIPC, our affiliated Registered Broker-Dealer, since September 2005.

Previously, he was a Registered Principal and Registered Representative of Royal Alliance Associates, Inc. from April 1996 through August 2005. From December 1993 through April 1996, Mr. Amin was a Registered Principal and Registered Representative for Securities America. From March of 1991 through April of 2006, he was the Director of Securities and an Investment Advisor Representative of AJA Financial Planners, Inc.

## **DISCIPLINARY INFORMATION**

We are required to disclose all material facts regarding any legal or disciplinary events during the past 10 years and any others that would be material to your evaluation of Mr. Amin. He has not been subject to any reportable legal or disciplinary events during the past 10 years. Additional information is available from the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **OTHER BUSINESS ACTIVITIES**

Besides his employment with our firms, described above, Mr. Amin is separately employed and engaged in the following business activities:

### **Investment-Related Business Activities**

- ❖ Securities Equity Group - Registered Broker-Dealer - member FINRA and SIPC. Mr. Amin is the Municipals Principal, a Registered Principal, and Registered Representative of our affiliated Broker-Dealer. He is active in the sale of investment products. He receives commissions and transaction-related compensation from those sales.

### **Other Business Activities**

Mr. Amin is not engaged in any other non-investment-related business.

## **ADDITIONAL COMPENSATION**

Mr. Amin receives salary, commissions, 12b-1 fees, and other transaction-related compensation from the sale of securities through the businesses listed above. These sales-related incentives create the potential for conflicts of interest when giving investment advice or supervising the investment advice given by other members of Select Portfolio Management, Inc. or Select Money Management, Inc.

## **SUPERVISION**

Our firms supervise the investment advice that Mr. Amin and our other representatives give to assure that it is in your best interests and consistent with our fiduciary duties to you. Our firm's management team generally determines the investment advice offered to our clients. In the regular course of their duties, our professional staff monitors Mr. Amin's instructions for client advice and management services to assure that those instructions are consistent with our firm's policies and procedures. If you should ever have a question or concern about Mr. Amin's services, you may contact Laurie Thompson - Compliance Officer for Select Portfolio Management, Inc. and Select Money Management, Inc. at (949) 975-7900.

**Mark E. Goldsmith**  
**Select Portfolio Management, Inc.**  
**Select Money Management, Inc.**

Home Office:  
26800 Aliso Viejo Parkway, Suite 150  
Aliso Viejo, California 92656  
(949) 975-7900

This firm brochure supplement provides information about Mark E. Goldsmith that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. firm brochures. Please contact Mr. Goldsmith in our home office, identified above, if you did not receive a Select Portfolio Management, Inc. or Select Money Management, Inc. firm brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Goldsmith is available on the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

**Background**

Mark E. Goldsmith was born in 1964. He received his Bachelor of Science Degree (BS) in Business Administration from the University of Southern California, Los Angeles, California in 1987.

**Business Experience**

Mr. Goldsmith has been an Investment Advisor Representative for Select Portfolio Management, Inc., a Registered Investment Advisor since March 1996. He has been an Investment Advisor Representative for Select Money Management, Inc., a Registered Investment Advisor since February 2010.

Mr. Goldsmith has been the Financial Operations Principal, a Registered Principal, and a Registered Representative of Securities Equity Group - member FINRA and SIPC, our affiliated Registered Broker-Dealer, since March 1999.

Previously, from May 1997 through April 2000, Mr. Goldsmith was a Registered Principal and Registered Representative of Securities Service Network, Inc. From November 1994 through April 1997, he was a Registered Principal and Registered Representative of Securities America, Inc. Mr. Goldsmith was a representative of Amaradio Insurance Agency, Inc. from November 1992 through February 1996.

**DISCIPLINARY INFORMATION**

We are required to disclose all material facts regarding any legal or disciplinary events during the past 10 years and any others that would be material to your evaluation of Mr. Goldsmith. He has not been subject

to any reportable legal or disciplinary events during the past 10 years. Additional information is available from the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **OTHER BUSINESS ACTIVITIES**

Besides his employment with our firms, described above, Mr. Goldsmith is separately employed and engaged in the following business activities:

#### **Investment-Related Business Activities**

- ❖ Securities Equity Group - Registered Broker-Dealer - member FINRA and SIPC. Mr. Goldsmith is the Financial Operations Principal, a Registered Principal, and a Registered Representative of our affiliated Broker-Dealer. He is active in the sale of investment products. He receives commissions and transaction-related compensation from those sales.
- ❖ Insurance. Mr. Goldsmith is a licensed independent insurance agent for the sale of fixed annuity and insurance products. He receives commissions and transaction-related compensation from those sales. His California Insurance License number is #0732838.

#### **Other Business Activities**

Mr. Goldsmith is engaged in the following non-investment related businesses, none of which is deemed to be substantial because it does not entail more than 10 percent of his time or income:

- ❖ G-Land Hale Nani, LLC Mr. Goldsmith is part owner of this LLC which owns residential real estate and engages in residential renting.

### **ADDITIONAL COMPENSATION**

Mr. Goldsmith receives salary, commissions, 12b-1 fees, and other transaction-related compensation from the sale of securities and insurance products through the businesses listed above. These sales-related incentives create the potential for conflicts of interest when giving investment advice or supervising the investment advice given by other members of Select Portfolio Management, Inc. or Select Money Management, Inc.

### **SUPERVISION**

Our firms supervise the investment advice that Mr. Goldsmith and our other representatives give to assure that it is in your best interests and consistent with our fiduciary duties to you. Our firm's management team generally determines the investment advice offered to our clients. In the regular course of their duties, our professional staff monitors Mr. Goldsmith's instructions for client advice and management services to assure that those instructions are consistent with our firm's policies and procedures. If you should ever have a question or concern about Mr. Goldsmith's services, you may contact Laurie Thompson - Compliance Officer for Select Portfolio Management, Inc. and Select Money Management, Inc. at (949) 975-7900.

**Gary R. McCarver**  
**Select Portfolio Management, Inc.**  
**Select Money Management, Inc.**

Home Office:  
26800 Aliso Viejo Parkway, Suite 150  
Aliso Viejo, California 92656  
(949) 975-7900

This firm brochure supplement provides information about Gary R. McCarver that supplements the Select Portfolio Management, Inc. and Select Money Management, Inc. firm brochures. Please contact Mr. McCarver in our home office, identified above, if you did not receive a Select Portfolio Management, Inc. or Select Money Management, Inc. firm brochure or if you have any questions about the contents of this supplement. Additional information about Mr. McCarver is available on the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

**Background**

Gary R. McCarver was born in 1956. Mr. McCarver completed the CFP Professional Education Program through the College of Financial Planning in Denver, Colorado in 1984. He was subsequently conferred the designation of CERTIFIED FINANCIAL PLANNER™ by the Certified Financial Planner Board of Standards on June 30, 1984. Mr. McCarver received his Master of Business Administration (MBA) from Asbury University in 2005. Mr. McCarver attended the University of California at Irvine.

**Business Experience**

Mr. McCarver is the Director of Financial Planning and has been an Investment Advisor Representative for Select Portfolio Management, Inc. and Select Money Management, Inc., Registered Investment Advisors, since May 2012.

Mr. McCarver has also been a Registered Representative of Securities Equity Group - member FINRA and SIPC, our affiliated Registered Broker-Dealer, since October 2012.

Previously, from April 2009 to November 2010, Mr. McCarver was an Investment Advisor Representative of Investment Research Corp. During that time, he was also a Registered Representative of World Capital Brokerage, Inc. From November 2002 through December 2008, he was the Director of Marketing for Innovative Marketing Strategies. Mr. McCarver was a founding partner and Investment Advisor Representative for Royal American Financial Advisors, LLC from February 2000 through December 2007. He was also the Founder and Managing Member of Royal American Insurance Services, LLC from March 2000 through December 2007.

## **DISCIPLINARY INFORMATION**

We are required to disclose all material facts regarding any legal or disciplinary events during the past 10 years and any others that would be material to your evaluation of Mr. McCarver. He has not been subject to any reportable legal or disciplinary events during the past 10 years. Additional information is available from the Securities Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **OTHER BUSINESS ACTIVITIES**

Besides his employment with our firms, described above, Mr. McCarver is separately employed and engaged in the following business activities:

### **Investment-Related Business Activities**

- ❖ Securities Equity Group - Registered Broker-Dealer - member FINRA and SIPC. Mr. McCarver is a Registered Representative of our affiliated Broker-Dealer. He is active in the sale of investment products. He receives commissions and transaction-related compensation from those sales.
- ❖ Insurance. Mr. McCarver is a licensed independent insurance agent for the sale of fixed annuity and insurance products. He receives commissions and transaction-related compensation from those sales. His California Insurance License number is #0573104.

### **Other Business Activities**

Mr. McCarver is engaged in the following non-investment related businesses, none of which is deemed to be substantial because it does not entail more than 10 percent of his time or income:

- ❖ SimplyGreatWebsites.com Mr. McCarver is considered an expert in website design, SEO, and social media technology. He assists companies in the creation of their website presence and eCommerce solutions that enable them to be found and thrive online.
- ❖ MyGoalPlan.com Since 2009, Mr. McCarver has managed web-based educational services for Financial Planners, Advisors, and Agents for improving their financial planning efforts.
- ❖ Independent Author/Playwright/Performer Mr. McCarver has written many plays and books and periodically receives royalties for his works and promotes them online through websites including [melodramatheater.com](http://melodramatheater.com), [heroandvillain.com](http://heroandvillain.com), & [professormack.com](http://professormack.com).
- ❖ RoundAboutPlayers.com Mr. McCarver writes short plays as well as directing local actors and reenactors in live performances about San Juan Capistrano's colorful history.

## **CFP® PROFESSIONAL CERTIFICATION**

The CERTIFIED FINANCIAL PLANNER™ and CFP® professional certification marks are granted by Certified Financial Planner Board of Standards, Inc. and recognized 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 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. 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 is administered in 10 hours over a two-day period.
- ❖ **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- ❖ **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct which outline ethical and practice standards for CFP® professionals.

The Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP® in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements.

### **ADDITIONAL COMPENSATION**

Mr. McCarver receives salary, commissions, 12b-1 fees, and other transaction-related compensation from the sale of securities and insurance products through the businesses listed above. These sales-related incentives create the potential for conflicts of interest when giving investment advice or supervising the investment advice given by other members of Select Portfolio Management, Inc. or Select Money Management, Inc.

### **SUPERVISION**

Our firms supervise the investment advice Mr. McCarver, and our other representatives give to assure that it is in your best interests and consistent with our fiduciary duties to you. Our firm’s management team generally determines the investment advice offered to our clients. In the regular course of their duties, our professional staff monitors Mr. McCarver’s instructions for client advice and management services to assure that those instructions are consistent with our firm’s policies and procedures. If you should ever have a question or concern about Mr. McCarver’s services, you may contact Laurie Thompson - Compliance Officer for Select Portfolio Management, Inc. and Select Money Management, Inc. at (949) 975-7900.