



CWM Advisory, LLC

**FORM ADV PART 2B
INDIVIDUAL DISCLOSURE BROCHURE FOR**

HAROLD LYNN CARMEAN II

**Personal CRD Number: 3201337
Investment Adviser Representative**

hcarmean@mycwmanagement.com
(410) 208-1091
11202 Racetrack Road, Suite 102, Ocean Pines, MD 21811

This brochure supplement provides information about Harold Lynn Carmean II that supplements the CWM Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Harold Lynn Carmean II if you did not receive CWM Advisory, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Harold Lynn Carmean II is also available on the SEC's website at www.adviserinfo.sec.gov.

UPDATED: 1/16/2024



Item 2: Educational Background and Business Experience

Name: Harold Lynn Carmean II

Born: 1977

Educational Background and Professional Designations:

Education: BA Economics, Ursinus College - 1999

Business Background:

12/2022 – Present	Chief Compliance Officer CWM Advisory, LLC
04/2019 – Present	President & Managing Partner CWM Advisory, LLC
04/2019 – Present	Financial Advisor CWM Advisory, LLC
02/2011 – Present	President & Managing Partner Creative Wealth Management, LLC
08/2016 – 06/2019	Financial Advisor SCF Investment Advisors Inc.
08/2016 – 04/2019	Registered Representative SCF Securities, Inc.
03/2011 – 08/2016	Financial Advisor WFG Investments, Inc.
03/2011 – 08/2016	Registered Representative WFG Investments, Inc.
01/2001 – 03/2011	Financial Advisor Equity Services, Inc.
01/2001 – 03/2011	Registered Representative Equity Services, Inc.
04/1999 – 01/2000	Financial Advisor EQ Financial Consultants
04/1999 – 01/2000	Registered Representative EQ Financial Consultants



Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Harold Lynn Carmean II is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. The supervised person has an incentive to recommend investment products based on the compensation received, rather than on a client's needs. CWM Advisory, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of CWM Advisory, LLC in connection with such individual's activities outside of CWM Advisory, LLC. Insurance products will not be offered to clients unless the individual CWM Advisory, LLC representative is appropriately licensed to sell insurance products within the applicable state. He spends approximately 4 hours per month on this outside business activity.

Harold Lynn Carmean II is President of Creative Wealth Management, LLC. This entity is used for payroll and receiving income generated from insurance products and services delivered by Harold Lynn Carmean II in his role as an independent licensed insurance agent. He spends approximately 4 hours per month on this outside business activity.

Harold Lynn Carmean II is an instructor at 3of7Project.

Item 5: Additional Compensation

Harold Lynn Carmean II does not receive any economic benefit from any person, company, or organization, other than CWM Advisory, LLC in exchange for providing clients advisory services through CWM Advisory, LLC.

Item 6: Supervision

As the Chief Compliance Officer of CWM Advisory, LLC, Harold Lynn Carmean II supervises all duties and activities of the firm. Harold Lynn Carmean II's contact information is on the cover page of this disclosure document. Harold Lynn Carmean II adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. The phone number for Harold Lynn Carmean II and Tristin Lee Jacobi is (410) 208-1091.

Harold Lynn Carmean II adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.



Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Harold Lynn Carmean II has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Harold Lynn Carmean II has NOT been the subject of a bankruptcy.