

# CWM Advisory, LLC

FORM ADV PART 2B

INDIVIDUAL DISCLOSURE BROCHURE FOR

# TRISTAN LEE JACOBI, CFP®

*PERSONAL CRD NUMBER: 7027883*

*INVESTMENT ADVISER REPRESENTATIVE*



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This brochure supplement provides information about **Tristan Lee Jacobi, CFP®** that supplements the CWM Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Tristan Lee Jacobi 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 Tristan Lee Jacobi is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).  
UPDATED: 1/18/2022

## Item 2:

# Educational Background and Business Experience

**Name:** Tristan Lee Jacobi **Born:** 1996

### Educational Background and Professional Designations:

**Education:** BS Finance, Slippery Rock University - 2017

**Designations:** 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.

## Business Background:

01/2022 – Present	Financial Advisor & Managing Partner CWM Advisory, LLC
01/2022 – Present	Financial Advisor & Managing Partner CWM Advisory, LLC
04/2019 – 12/2021	Financial Advisor CWM Advisory, LLC
10/2018 – 12/2021	Financial Advisor Creative Wealth Management, LLC
10/2018 – 04/2019	Financial Advisor SCF Investment Advisors, Inc.
06/2018 – 09/2018	Unemployed
01/2018 – 06/2018	Agent Aflac
08/2017 – 01/2018	Student Slippery Rock University
05/2015–08/2017	Server Irish Eyes

## 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

Tristan Lee Jacobi, CFP® 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. 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 40 hours a week on this outside business activity.

Tristan Lee Jacobi, CFP® is a partner of Creative Wealth Management, LLC. This entity is used for payroll and receiving income generated from insurance products and services delivered by Tristan Lee Jacobi, CFP® in his role as an independent licensed insurance agent. He spends approximately 2 hours a month on this outside business activity.

## Item 5: Additional Compensation

Tristan Lee Jacobi, CFP® 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 a representative of CWM Advisory, LLC, Tristan Lee Jacobi, CFP® is supervised by Laura Elizabeth Balback, the firm's Chief Compliance Officer. Laura Elizabeth Balback is responsible for ensuring that Tristan Lee Jacobi, CFP® adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Laura Elizabeth Balback is (410) 208-1091.

Tristan Lee Jacobi, CFP® 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. Tristan Lee Jacobi, CFP® 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. Tristan Lee Jacobi, CFP® has NOT been the subject of a bankruptcy.