



Form ADV Part 2B Investment Adviser Brochure Supplement

for

**Brandon C. Oliver
Managing Partner**

**901 Dulaney Valley Road, Suite 701
Towson, MD 21204
(314) 621-6250**

Effective: October 21, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Brandon C. Oliver (CRD# 3251099) in addition to the information contained in the Gunpowder Capital Management, LLC dba Oliver Wealth Management (“Oliver Wealth Management” or the “Advisor”, CRD# 314867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Oliver Wealth Management Disclosure Brochure or this Brochure Supplement, please contact us at (410) 343-7125.

Additional information about Mr. Oliver is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3251099.

Item 2 – Educational Background and Business Experience

Brandon C. Oliver, born in 1977, is dedicated to advising Clients of Oliver Wealth Management as its Managing Partner. Mr. Oliver earned a Bachelor of Science from Towson University in 1999. Additional information regarding Mr. Oliver’s employment history is included below.

Employment History:

Managing Partner, Gunpowder Capital Management, LLC dba Oliver Wealth Management	09/2021 to Present
Financial Advisor, Hayden Royal LLC	07/2016 to 09/2021
Registered Representative, American Wealth Management, Inc.	03/2018 to 12/2019
Registered Representative, International Assets Advisory, LLC	08/2016 to 09/2017
Senior Vice President, Morgan Stanley	03/2010 to 06/2016
Senior Vice President, Merrill Lynch, Pierce, Fenner & Smith Incorporated	05/2003 to 03/2010

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. There are no disclosures required for this Item. However, we do encourage you to independently view the background of Mr. Oliver on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3251099.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Oliver is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Oliver’s role with Oliver Wealth Management. As an insurance professional, Mr. Oliver will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Oliver is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies based on the amount of commission generated. Clients are under no obligation to implement any recommendations made by Mr. Oliver or the Adviser. Mr. Oliver spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Oliver has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Oliver serves as the Managing Partner of Oliver Wealth Management and is supervised by Nathan McDuffee, the Chief Compliance Officer. Mr. McDuffee can be reached at (410) 343-7125.

Oliver Wealth Management has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Oliver Wealth Management. Further, Oliver Wealth Management is subject to regulatory oversight by various agencies. These agencies require registration by Oliver Wealth Management and its Supervised Persons. As a registered entity, Oliver Wealth Management is subject to examinations by regulators, which may be announced or unannounced. Oliver Wealth Management is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Nathan McDuffee, CFP[®], ChFC[®]

Oliver Wealth Management

**901 Dulaney Valley Road
Suite 701
Towson, MD 21204**

Telephone: 410-343-7125

May 18, 2023

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Nathan McDuffee that supplements the Oliver Wealth Management brochure. You should have received a copy of that brochure. Contact us at 410-343-7128 if you did not receive Oliver Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Nathan McDuffee (CRD # 7192012) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Nathan McDuffee, CFP[®], ChFC[®]

Year of Birth: 1992

Education:

- DePaul University, BS Business, 6/2015

Business Background:

- Oliver Wealth Management, Financial Advisor, 2/2023 - Present
- Arkadios Wealth Advisors, Investment Advisor Representative, 08/2022 - 01/2023
- Akers Financial Group, Financial Advisor, 7/2019 - 1/2023
- Sherwin Williams, Assistant Manager, 9/2014 - 3/2019

Certifications: CFP[®], ChFC[®]

CERTIFIED FINANCIAL PLANNER[™] Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER[™] professional or a CFP[®] professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP[®] certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP[®] certification. You may find more information about the CFP[®] certification at www.cfp.net.

CFP[®] professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP[®] professional, an individual must fulfill the following requirements:

Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.

Examination – Pass the comprehensive CFP[®] Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the *Fitness Standards for Candidates for CFP[®] Certification and Former CFP[®] Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP[®] professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning.

CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client. **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant® (ChFC®)

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. McDuffee has no required disclosures under this item.

Item 4 Other Business Activities

Nathan McDuffee is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. McDuffee for insurance-related activities. This presents a conflict of interest because Mr. McDuffee may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Nathan McDuffee is a Financial Advisor of Gunpowder Capital Management, a registered investment adviser. When appropriate, Mr. McDuffee may recommend that you use the investment advisory services of Gunpowder Capital Management. If you utilize the advisory services of Mr. McDuffee through Gunpowder Capital Management, he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Oliver Wealth Management.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. McDuffee's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Oliver Wealth Management's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Oliver Wealth Management, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My activities will be supervised by the Managing Partner of Oliver Wealth Management, Brandon Oliver. Mr. Oliver can be reached at (410) 343-7125.



Andrew Knachel

Oliver Wealth Management

**901 Dulaney Valley Road
Suite 701
Towson, MD 21204**

Telephone: 410-343-7125

July 12, 2024

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Andrew Knachel that supplements the Oliver Wealth Management brochure. You should have received a copy of that brochure. Contact us at 410-343-7125 if you did not receive Oliver Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Knachel (CRD # 7343850) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Andrew Knachel

Year of Birth: 2000

Formal Education After High School:

- University of Maryland, BS Finance, 8/2018 - 5/2022
- University of Maryland, BS Operations Management and Business Analytics, 8/2018 - 5/2022

Business Background:

- Oliver Wealth Management, Financial Planning Associate, 6/2024 - Present
- GE Aerospace, Financial Management Program, 1/2023 - 5/2024
- Washington District Football Officials Association, Official, 8/2023 - 12/2023
- University of Maryland Recreation and Wellness, Supervisor/Referee, 2/2020 - 12/2022
- University of Maryland, Student, 8/2018 - 5/2022
- Seventy2 Capital, Intern, 1/2021 - 5/2021
- Westmoreland Homeowners Association, Lifeguard, 5/2015 - 9/2018
- Ridgefield High School, Student, 8/2014 - 6/2018

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Andrew Knachel has no required disclosures under this item.

Item 4 Other Business Activities

Andrew Knachel is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Financial Planning Associate of Oliver Wealth Management. Moreover, Mr. Knachel does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Andrew Knachel does not receive any additional compensation beyond that received as a Financial Planning Associate of Oliver Wealth Management.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Oliver Wealth Management, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Nathan McDuffee, Financial Advisor

Supervisor phone number: 410-343-7125



Joseph Plume Jr, CRPC®
Oliver Wealth Management

**901 Dulaney Valley Road
Suite 701
Towson, MD 21204**

Telephone: 410-343-7125

July 19, 2024

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joseph Plume Jr that supplements the Oliver Wealth Management brochure. You should have received a copy of that brochure. Contact us at 410-343-7125 if you did not receive Oliver Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Plume Jr (CRD # 6826151) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joseph Plume Jr, CRPC®

Year of Birth: 1970

Education:

- University of Baltimore, BA Business, 8/2013 - 5/2017

Business Background:

- Oliver Wealth Management, Financial Planning Associate, 4/2024 - Present
- The L. Warner Companies, Inc., Associate Director - Private Client, 3/2021 - 4/2024
- MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED, Enterprise Relationship Cnslt, 6/2017 - 3/2021
- University of Baltimore, student, 8/2013 - 5/2017
- Harford Community College, student, 1/2012 - 8/2013
- Bangs Properties, Operations Manager, 3/2012 - 3/2013

Certifications: **CRPC®**

Chartered Retirement Planning Counselor (CRPC®)

Chartered Retirement Planning Counselor (CRPC®) is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC® designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC® designation with their names for two years. Every two years, CRPC® professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Joseph Plume Jr has no required disclosures under this item.

Item 4 Other Business Activities

Joseph Plume Jr is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Financial Planning Associate of Oliver Wealth Management. Moreover, Mr. Plume Jr does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Joseph Plume Jr does not receive any additional compensation beyond that received as a Financial Planning Associate of Oliver Wealth Management.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Oliver Wealth Management, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Nathan McDuffee, Financial Advisor

Supervisor phone number: 410-343-7125