



**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 Tina Gallo, the Chief Compliance Officer. Ms. Gallo 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.



**Form ADV Part 2B
Investment Adviser Brochure Supplement**

for

**Heath J. Harris
Financial Advisor**

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

Effective: April 4, 2022

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Heath J. Harris (CRD# 5183327) 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. Harris 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# 5183327.

Item 2 – Educational Background and Business Experience

Heath J. Harris, born in 1983, is dedicated to advising Clients of Oliver Wealth Management as a Financial Advisor. Mr. Harris earned a B.S. in Finance from Salisbury University in 2006. Additional information regarding Mr. Harris's employment history is included below.

Employment History:

Financial Advisor, Gunpowder Capital Management, LLC dba Oliver Wealth Management	09/2021 to Present
Investment Advisor, Hayden Royal, LLC	09/2018 to 09/2021
Financial Advisor, Citigroup Global Markets Inc.	08/2017 to 09/2018
Financial Advisor, Wells Fargo Clearing Services, LLC	07/2015 to 07/2017
Financial Advisor, Merrill Lynch, Pierce, Fenner & Smith Incorporated	03/2011 to 08/2015
Financial Advisor, Northwestern Mutual Investment Services, LLC	05/2010 to 04/2011

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.

Mr. Harris was suspended by FINRA on January 23, 2019 for failure to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information on its status. The suspension was lifted on June 4, 2019. Mr. Harris is no longer associated as a registered representative of a FINRA.

We encourage you to independently view the background of Mr. Harris on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5183327.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Harris is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Harris's role with Oliver Wealth Management. As an insurance professional, Mr. Harris will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Harris 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. Harris or the Advisor. Mr. Harris spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Harris serves as a Financial Advisor with Oliver Wealth Management and is supervised by Tina Gallo, the Chief Compliance Officer. Ms. Gallo 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.



Form ADV Part 2B – Brochure Supplement

for

**Joseph F. Darpel, CFP®
Senior Vice President**

**10805 Sunset Office Drive, Suite 300
St. Louis, MO 63127
(314) 621-6250**

Effective: October 21, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Joseph F. Darpel, CFP® (CRD# 2271298) 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. Darpel 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# 2271298.

Item 2 – Educational Background and Business Experience

Joseph F. Darpel, CFP® born in 1970, is dedicated to advising Clients of Oliver Wealth Management as a Senior Vice President. Mr. Darpel earned a BS in Finance from St. Louis University in 1994. Additional information regarding Mr. Darpel's employment history is included below.

Employment History:

Senior Vice President, Gunpowder Capital Management, LLC dba Oliver Wealth Management	02/2020 to Present
Financial Advisor, Hayden Royal LLC	10/2019 to 09/2021
Financial Advisor, Raymond James Financial Services Advisors, Inc.	01/2009 to 10/2019
Registered Representative, Raymond James Financial Services, Inc.	12/1993 to 10/2019

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 87,000 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® designation.

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. Darpel on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2271298.

Item 4 – Other Business Activities

Mr. Darpel is dedicated to the investment advisory activities of Oliver Wealth Management's Clients. Mr. Darpel does not have any other business activities.

Item 5 – Additional Compensation

Mr. Darpel is dedicated to the investment advisory activities of Oliver Wealth Management's Clients. Mr. Darpel does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Darpel serves as a Senior Vice President of Oliver Wealth Management and is supervised by Tina Gallo, the Chief Compliance Officer. Ms. Gallo 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.