



**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.



OLIVER
WEALTH MANAGEMENT

Nathan McDuffee, CFP[®], ChFC[®]

Oliver Wealth Management

901 Dulaney Valley Road
Suite 701
Towson, MD 21204

Telephone: 410-343-7128

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 supervisor is: Tina Gallo, CCO

Supervisor phone number: 410-343-7128



Effective: March 24, 2022

Our Commitment to You

Gunpowder Capital Management, LLC dba Oliver Wealth Management (“Oliver Wealth” or the “Advisor”) is committed to safeguarding the use of personal information that we obtain from our Clients (also referred to as “you” and “your”) as your Investment Advisor, as described herein our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Oliver Wealth (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Oliver Wealth does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in order to properly manage and service your account with us. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information. You have the right to limit some but not all sharing of your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address, and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

How do we collect your personal information?

Custody, brokerage, and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural, and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have their own policies over the transmission of data. We also maintain our own policies and procedures which specially address the protection and

proper handling of a Client's personal information. We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some circumstances in which we may share your personal information and if you can limit us from sharing.

Basis for Sharing	Do we share?	Can you limit?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
Our Marketing Purposes - to offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our nonaffiliates to market to you	No	We do not share

How do I limit sharing?

Call: (410) 343-7125

Email: tlg@oliverwealth.com

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (410) 343-7125.