



Independent Wealth Network

Item 1

Art Dinkin, CFP®

DV Financial
2763 86TH Street
Urbandale, IA 50322
(515) 255-3354

Independent Wealth Network, Inc., 2763 86TH Street, Urbandale, IA 50322
(515) 255-3354

March 30, 2020

This ADV Part 2B brochure provides information about **Art Dinkin** that supplements the Independent Wealth Network, Inc. ADV Part 2A brochure. You should have received a copy of that brochure. Please contact us at (515) 255-3354 or compliance@indwealth.net if you did not receive the Independent Wealth Network, Inc. brochure or if you have any questions about the content of this supplement.

Additional information about **Art Dinkin** is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2

Educational Background and Business Experience

Year of Birth: 1965

Formal Education beyond high school:

- Ohio State University, Columbus, Ohio, 1983 – 1987
Major in Computer & Information Science (Engineering)
- Bachelor of Science from Excelsior College, Albany, New York
- FINRA registrations 6, 7, 24, 26 and state registration 63
- Life, Health and Annuity, Long-term Care, and Property & Casualty Insurance Licensed

Certified Financial Planner – CFP® - September 2002

The CERTIFIED FINANCIAL PLANNERS™, 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 the CFP® certification. It is recognized in the United States and many 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 62,000 individuals have obtained the 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, administered in 10 hours over a two-day period, 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.

Business Background for the past 5 years:

- DV Financial - Owner - CERTIFIED FINANCIAL PLANNER® - 2009 to present
- Independent Wealth Network Inc. – President & CCO, Investment Adviser Representative 8/2017 to present
- Brokers International Financial Services LLC. – Registered Representative 8/2017 to present
- Investment Advisors Corp. – Investment Adviser Representative, 6/2010 to 8/2017
- Broker Dealer Financial Services Corp – Financial Advisor 6/2010 to 8/2017

Item 3

Disciplinary Information

List any legal or disciplinary event, which occurred during the previous 10 years. **None.**

Item 4

Other Business Activities

Other capacities in which you participate in investment-related business and the material conflicts of interest this presents:

I am a financial advisor, operating under the name DV Financial as both an Investment Adviser Representative of Independent Wealth Network for fee-based advisory relationships, and as a Registered Representative of Brokers International Financial Services, Inc. for transactional commission-based relationships. Clients choose the compensation arrangement(s) based on their needs and investment objectives.

I am a licensed insurance agent operating under the name DV Financial to provide insurance products which generate a sales commission.

DaVinci Financial LLC (dba DV Financial) and Brokers International Financial Services LLC are not affiliated. DaVinci Financial LLC (dba DV Financial) and Independent Wealth Network, Inc. are not affiliated but under common control.

Item 5

Additional Compensation

Any other activities if they involve more than 10% of your time or compensation.

President and Chief Compliance Officer (CCO) of Independent Wealth Network, Inc.

Consistent with firm policies I may attend training events, due diligence meetings and other events provided and paid for by the sponsors of mutual funds or other investment products, which I may recommend to my clients. The receipt of this cash or non-cash compensation may create an incentive to recommend these investment products.

Investment Adviser Representatives are required to act in the best interest of the clients and are required to only recommend investment advisory programs, investment products and securities that are suitable for each client based upon the client's investment objectives, risk tolerance and financial situation and needs.

Investment Adviser Representatives may also refer clients and prospective clients to a separate disclosure document that the client has or will receive that sets out a more detailed explanation of the material risks of investment strategies or methods of analysis that are or will be used to manage the client's account.

Item 6

Supervision

Clients complete an Investment Policy Statement (IPS) as part of their Investment Advisory Agreement which they acknowledge and sign. The Investment Adviser Representative relies on this information when providing advice and services to the client. It is the client's responsibility to inform their Adviser when their financial profile needs, goals, or objectives change.

The firm employs automated account supervision processes to identify potential variations from the clients' stated goals and objectives stated in the IPS.

**The supervisor and compliance officer are:
Arthur L. Dinkin, President & CCO (515) 255-3354**