



Independent
Wealth Network

Art Dinkin, CFP®

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

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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.

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:

- Independent Wealth Network – President & Co-Founder, Investment Advisor Representative, 8/2017 to present
- Brokers International Financial Services, Inc. – Registered Representative 8/2017 to present
- DV Financial - Owner - CERTIFIED FINANCIAL PLANNER® - 2009 to present
- Investment Advisors Corp. – Investment Advisor Representative, June 2010 to 8/2017
- Adjunct Instructor, Des Moines Area Community College – 2004 to 2014. Taught Introduction to Investments, Personal Finance, Principals of Management, Small Business Management, and Introduction to Business
- Independent CERTIFIED FINANCIAL PLANNER® through Central Financial Group (2006 – 2009)
- Investment Advisor Representative – 2006 to 2009

Disciplinary Information

NONE

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, using the name of DV Financial to buy and sell stocks, bonds, mutual funds, variable annuities, ETFs, REITs and other products, clearing through Brokers International Financial Services, Inc. The buying and selling of these types of securities can generate a sales commission when outside of a fee-based account relationship under Independent Wealth Network, Inc. Clients choose the program (fee-based or commission-based) that fits their investment objective.

I am a licensed insurance agent and using the name of DV Financial to provide insurance products including life insurance, disability insurance, long-term care insurance, health insurance, property &

casualty insurance, fixed annuities, and equity indexed annuities. Selling these types of products can generate a sales commission. Any commissions earned are paid directly to me.

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

Member/Owner, DaVinci Financial LLC dba DV Financial and is not affiliated with Brokers International Financial Services.

DV Financial and Independent Wealth Network, Inc. are not affiliated, but under common ownership.

Additional Compensation

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 Advisor Representatives are required to act in the best interest of the clients and are required to recommend only 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.

Supervision

Independent Wealth Network, Inc. supervises the Investment Advisor Representatives and monitors the advice they provide to clients, and any trading discretion they may exercise, through regular reviews of client account activity and positions for adherence to client investment guidelines and the firm's internal policies and procedures. The firm utilizes general policies applicable to all investment advisory programs and, because of the different features and services of our programs, program-specific policies, and procedures.

The firm's supervisor to your IAR is: Mr. Jeff Zupancic, CEO (602) 494-6200

The firm's compliance officer is: Mr. Art Dinkin, President & CCO (515) 255-3354