



**Investment Advisor Representative**

**Garrett Wade Smith, AIF®**

**CRD # 6103211**

Shepherd Financial, LLC

5150 Charlestown Rd

Suite 2

New Albany, IN 47150

Phone: (502) 777-6770

August 22, 2023

**Associated with the following Registered Investment Advisor**

**Shepherd Financial Investment Advisory, LLC**

**CRD # 288623**

111 Congressional Boulevard, Suite 100

Carmel, Indiana 46032

Phone: (317) 975-5033

This brochure supplement provides information about your Investment Adviser Representative (“your Advisor”), Garrett W. Smith, who is registered and associated with Shepherd Financial Investment Advisory, LLC (Shepherd Financial Investment Advisory). This brochure is a supplement to the Shepherd Financial Investment Advisory Form ADV 2A brochures, of which you should have already received.

Additional information about your Investment Adviser Representative is available via the U.S. Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Please Note: If you have not received a copy of the Form ADV 2A brochure, please contact Steven M. Wylam, Chief Compliance Officer, at (317) 975-5034. Brochure requests and additional questions may also be directed to Shepherd Financial Investment Advisory at (317) 975-5033.

## **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Garrett W. Smith, AIF®

Year of Birth: 1985

### **Education**

Indiana University Southeast (no degree obtained)

### **Business Experience**

Investment Adviser Representative, Shepherd Financial Investment Advisory CRD # 288623, June 2018 – Present

Investment Adviser Representative, Lincoln Investment CRD # 519, July 2018 – Present

Investment Adviser Representative, Capital Analysts CRD # 162200, July 2018 – Present

Registered Representative, Lincoln Investment CRD # 519, January 2018 – Present

Registered Representative, Parkland Securities CRD # 115368, February 2016 – January 2018

### **Professional Licenses / Designations**

Mr. Smith holds and maintains the following securities and insurance licenses and registrations required to engage in the offering of securities and investment products.

SIE – Securities Industry Essentials Examination

Series 6 - Investment Company Products / Variable Contracts Representative Examination

Series 63 - Uniform Securities Agent State Law Examination

Series 65 - Uniform Investment Adviser Law Examination

Indiana Resident Insurance Producer # 832141 – Life, Accident & Health, Variable Life and Annuity

In addition, Mr. Smith holds and maintains the following professional designation(s):

Accredited Investment Fiduciary® (AIF®)

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: Center for Fiduciary Studies

Prerequisites: Candidate must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development.

Education Requirements: Candidate must complete one of the following Web-based program or Capstone program

Exam Type: Final certification exam, proctored closed book

Continuing Education Requirements: 6 hours per year

## **DISCIPLINARY INFORMATION**

Mr. Smith has no material legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

Mr. Smith is a registered representative and investment adviser representative of Lincoln Investment and an investment adviser representative of Capital Analysts. Lincoln Investment and Capital Analysts are affiliated entities under common control. Mr. Smith may offer the services of either company when making financial recommendations to you. These companies offer similar services and products, but with different pricing structures for the services being offered. This may present a conflict of interest in that a recommendation to use a particular firm may be viewed as being in the best economic interest of Mr. Smith. If you purchase commissionable products through your Advisor, your Advisor will receive a commission, and in the case of mutual funds, possibly a 12b-1 fee. You are under no obligation to purchase commissionable products through Mr. Smith. However, please note Mr. Smith will recommend to you the services he believes are most appropriate for you.

Mr. Smith is licensed to solicit, offer, and sell insurance products. Your Advisor may be appointed with various insurance companies. Mr. Smith may receive separate, yet customary, commission and other financial incentive compensation resulting from the purchases and sales of insurance products. You are under no obligation to purchase insurance products through Mr. Smith.

Your Advisor may be engaged in other outside business activities that have been identified as follows: Mr. Smith is an employee of Shepherd Financial, LLC, the operating entity for Shepherd Financial Investment Advisory.

## **ADDITIONAL COMPENSATION**

Please refer to the Fees and Compensation section in Shepherd Financial Investment Advisory's Form ADV 2A of which should have been provided to you by your Advisor. This section describes in detail the potential other forms of compensation, in addition to the advisory fee, that may be shared with Mr. Smith and other Financial Advisors by Shepherd Financial Investment Advisory.

For non-advisory product purchases, your Advisor may receive a sales commission which may be in addition to any advisory fees received on your advisory assets. In these situations, your Advisor may be financially incentivized to offer you both non-advisory and advisory products and services.

Lincoln Investment provides incentives, such as sales conferences, for financial advisors, the eligibility for which may be based on the number of advisory accounts or the total assets under management. This may present a potential conflict of interest. Shepherd Financial Investment Advisory hold their Financial Advisors to a Code of Ethics and owe a fiduciary duty to all clients and require your Financial Advisor to always place your interests above his or her own and to avoid any recommendation that would not be in your best interest. It is each financial advisor's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

## **SUPERVISION**

The individual responsible for monitoring the advisory activities of Mr. Smith is Steven M. Wylam, Chief Compliance Officer. Mr. Wylam or his designee is responsible to review the recommended financial plans and transactions of your Financial Advisor. The Chief Compliance Officer provides an oversight of the activities occurring in your account(s). If you have any questions about the trading or recommendations in your account, please call Mr. Wylam at (317) 975-5033.