



INVESTMENT ADVISOR BROCHURE
Form ADV Part 2A

STAN EVANS FINANCIAL PLANNING, LLC
DBA: Evans Wealth Management
300 SECOND AVE., SUITE D
GALLIPOLIS, OH 45631
740-446-4200

www.EWMStanevans.com

Dated January 5, 2018

DISCLAIMER:

This brochure provides information about the qualifications and business practices of Evans Wealth Management. Evans Wealth Management's parent organization is Stan Evans Financial Planning, LLC. If you have any questions about the contents of this brochure, please contact us at 740-446-4200 or stan@stanevansfinancial.com. The information in this brochure has not been approved by or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Stan Evans Financial Planning, LLC is available on the SEC's website at www.advisorinfo.sec.gov (the CRD Number for Stan Evans Financial Planning, LLC is 164320, CRD Number for Stan Evans is 722071, CRD Number for Colin Woodall is 5842728).

Note:

Registration does not imply or guarantee that a registered advisor has achieved a certain level of skill, competency, sophistication, expertise, or training in providing advisory services to clients

Note:

Colin Woodall started in the role as financial advisor with Evans Wealth Management on Jan. 5, 2018.

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ADVISORY BUSINESS

INTRODUCTION

Evans Wealth Management hereinafter referred to as (EWM) was formed as a Registered Investment Advisor in 2012. The principal owner is Stanley K. Evans. EWM's parent organization is Stan Evans Financial Planning, LLC. Our principal business is to provide financial planning, portfolio management and services to our clients who are typically individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities. As of September 25, 2017, EWM manages \$52,000,000 on a discretionary basis and \$1,500,000 on a non-discretionary basis.

Financial Planning Services

If you elect Financial Planning Services, we will extend the initial meeting to include discussions to begin creating a goal-based financial plan. You will have the choice to consult with us on your overall financial situation and obtain a written comprehensive goal-based financial plan; or consult with us on a specific topic or an individual security. We strongly recommend the formal plan with all new clients so we can understand the complete financial picture of each client.

Financial Plan Initial Meeting--Engagement and Discovery

The first step of the planning process is Engagement and Discovery. We will review all aspects of your goals, needs, priorities, desires and finances to prepare a unique written and web-based financial plan that makes comprehensive recommendations you can understand, execute, and realistically follow. During the initial consultation, we will gather the following information from you:

- 1) You discuss and prioritize your goals. Goals discussed are retirement, college education, gifting/leaving a legacy, major purchases, paying down debt, travel, minimizing risk, lowering tax exposure, estate planning, gifting, and any and all other personal goals.
- 2) You set ideal and acceptable limits on each prioritized goal.
- 3) We review your current financial situation. We will take a complete inventory of your current and future resources.

Financial Plan Analysis

The second step of the planning process is to analyze the information you have provided. Using the information from the Discovery Process, we analyze your current financial strengths and weaknesses, as well as, the financial opportunities available to you. Combining your personal financial situation, your prioritized goals, and our financial education, experience, and resources, we will develop a financial game plan that is unique to you. The written and web-based financial plan will typically be constructed and delivered within three (3) weeks of the first meeting.

Financial Plan Second Meeting--Presentation Meeting

The presentation meeting is the next step in our planning process. The information presented at this meeting is a comprehensive goal-based strategy that may include retirement planning, estate planning, tax planning, business planning, risk management, college planning, and asset management. We will review optimized solutions based on your stated preferences of prioritized goals, needs, wants, or wishes. We create optimized solutions based on your preferences. At the meeting, we interactively change assumptions, goals, priorities, time line, and asset allocation to create a well-crafted plan for you, with results you fully understand, and a clear asset allocation model to follow as you structure your investments to meet your goals while minimizing risk.

Financial Plan Review

We will provide ongoing advice and management of your financial plan. As your situation, goals, and objectives change, we will provide proactive objective advice to ensure your goals are successfully accomplished.

Portfolio Management Services

We provide “portfolio management services”, defined as giving continuous advice to you about the investment of funds on the basis of your individual needs and objectives. The asset allocation of your assets will be structured to follow the recommended asset allocation model within your financial plan. In the rare case a financial plan has not been constructed, the recommended asset allocation will be

determined from an in-depth profile and conversation with you regarding goals, current financial condition, timeline, and risk appetite.

EWM analyzes, constructs, and manages customized investment portfolios based on the particular goals of each client in a manner which takes into account facts and information such as: income needs, liquidity requirements, investment time horizons, rate of return objective, tax considerations, risk tolerance, existing investments, and asset allocation models recommended from our financial planning process. EWM utilizes an array of investment vehicles including, but not limited to: equity securities, warrants, debt securities, certificates of deposit, municipal securities, investment company securities, United States government securities, options contracts, partnerships, hedge funds, private placements, and separately managed accounts.

Depending on the particular investment portfolio and/or investment strategy, EWM employs a variety of security analysis methods including charting, fundamental, technical, cyclical and statistical analysis. We also consult on a wide range of information to analyze and execute investment strategies, such as: financial newspapers and magazines, inspection of corporate activities, third-party research materials, corporate rating services, timing services, annual reports, prospectuses, regulatory filings, press releases and the internet.

There currently is no maximum. EWM manages client assets on either a discretionary basis or a non-discretionary basis.

By definition, a wrap-fee program bundles or wraps investment advice, custody and execution services under one contract for a single fee. Generally, these programs involve one or more investment advisors and a broker-dealer that provide the client with portfolio management and asset-allocation services, maintain custody of the client's funds and securities and execute client securities transactions. The fee is a flat annual sum based on the amount of assets under management (in contrast to separate fees for each transaction). EWM does not engage in wrap fee programs.

FEES AND COMPENSATION

EWM charges a management fee on each account for the management services described in this brochure, which may be charged as a percentage of the assets under management. Management fees are charged in arrears at the end of each calendar quarter. EWM uses a fee calculation described as Average Daily Balance. This assures the client that the billable amount is the average balance in the account throughout the billing period, which prevents being billed a full quarter fee on assets that are not in the account for the full quarter.

During the calendar month or quarter, EWM shall not be compensated on the basis of a share of capital gains, capital appreciation of the funds or any portion of the funds in the client’s account. No fee adjustment will be made for account appreciation or depreciation within a billing period. A pro-rata fee will be charged if an account is closed within a billing period. EWM will impose no start-up, closing, or penalty fees in connection with an account; however, the custodian may charge some or all of these fees. Minimum quarterly fee is \$30.

Management fees will be calculated for each calendar quarter in accordance with the following schedule:

<u>Asset Level for Household</u>	<u>Percentage of Assets Under Management per Annum</u>
Under \$100,000	1.65%
\$100,001 to \$500,000	1.15%
Over \$500,000	1.00%

When the client signs the investment management agreement, they provide written authorization to EWM to send an invoice to the custodian (Charles Schwab) for its advisory fees for the management of the client’s account(s). The client also authorizes the custodian to pay the invoiced fees described in the investment advisory agreement to EWM directly from the client’s account(s) held by the custodian. The Client also agrees that the custodian will send, at least quarterly, an

account statement showing all disbursements from the client’s account(s), including the amount of fees paid directly to EWM.

All fees will be invoiced to the custodian and paid as directed in the agreed upon fee schedule contained in the investment advisory agreement. The management fee will be deducted from the client’s account held by the custodian on a quarterly basis and paid directly to EWM, unless otherwise stated in the agreement between the client and EWM.

Some custodians of broker/dealers for the accounts of clients of EWM may charge maintenance or transaction fees that are separate from the advisory fees charged by EWM for its advisory services. The custodian of the client’s account, which may be a mutual fund or insurance company, may provide confirmations with each transaction and statements either monthly or quarterly. Any transfer fees, transaction fees, redemption fees, sales loads wiring fees, etc. charged against an account are separate from the EWM management fee, and will be deducted from the account by the custodian.

All income EWM receives is based on the fee schedule listed above. EWM receives no additional fees or commissions for buying or selling on behalf of clients.

Fees may be discounted or negotiated at the discretion of EWM.

Planning Fees for Financial Planning Services

<u>Financial Planning Service</u>	<u>Fee Type</u>
Comprehensive Financial Plan	\$200.00 (Flat Fee)

We may negotiate our fee amount for Comprehensive Financial Plans based on the complexity of your financial plan. Typically, the standard financial plan takes four (4) hours to prepare; those plans that take significantly less time may negotiate a lower fee while those financial plans that take significantly longer may be charged a slightly higher fee. Additionally, we may offer discounts to select friends and family. The final amount will be specified in the Investment Advisory Agreement.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not accept performance-based fees, which are fees based on a share of the capital gains or capital appreciation of the assets in a client's account or any portion thereof. All fees charged by EWM are asset-based.

TYPES OF CLIENTS

EWM clients are individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities. The minimum account size is twenty thousand dollars (\$20,000). There is currently no maximum account size.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Clients may choose from the following approaches employed by EWM:

Tactical Asset Allocation Strategy

Clients may choose to participate in a discretionary tactical asset allocation portfolio which utilizes Modern Portfolio Theory. The strategy of this asset management service is to construct a diversified portfolio of high quality investments

from a wide range of different asset classes based on the clients financial plan, liquidity needs, risk tolerance and objectives. The portfolio's custom asset allocation model takes into consideration your financial plan results, expected rate of return, standard deviation and correlation of the various asset classes utilized, as well as over-weighting specific asset classes that are expected to out-perform the general market and/or their asset class, and the under-weighting specific asset classes that are expected to under-perform the general market and/or their asset class. Tactical asset allocation portfolio management may be utilized in a wide variety of investment vehicles including, but not limited to the following: brokerage accounts, qualified accounts, insurance products such as variable life and variable annuity contracts, self held investments or any combination of these.

Value Investing Strategy

The value investing discipline applies Modern Portfolio Theory asset allocation models in order to provide clients with broad-based diversification, as well as strategic asset concentrations where economically advantageous market segments encourage this orientation. This approach seeks to further mitigate risk by acquiring investment interests in sound businesses at prices we believe are below their intrinsic value. Portfolio construction is typically built upon a screened base of mutual funds, historically out-performing their respective benchmarks. Additionally, strategic holdings in publicly traded, individual securities, private equity and other instruments are employed in prudent allocations, where our analysis suggests significant potential for market out-performance.

This screening and analysis of investments, with an emphasis on sound fundamentals, seeks always to invest in a manner consistent with practices pioneered by Benjamin Graham in the 1930s and keenly sharpened by Warren Buffett and others more recently.

Equity and Fixed Income Custom Strategy

Clients may choose to participate in a customized investment portfolio. One's tolerance to volatility will dictate the ratio of equity to fixed income in the portfolio. The mix will contain, but is not limited to the following: value securities (stocks, ETFs, mutual funds), growth securities (stocks, ETFs, and mutual funds) and fixed income securities.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Companies typically have substantial foreign investments which are subject to fluctuations in the value of the dollar against the currency of the investment's originating country causing exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

DISCIPLINARY INFORMATION

Neither EWM nor its principal, Stan Evans, have had any legal or disciplinary events in the past. Clients and prospective clients can always view the CRD records (registration records) for Stan Evans Financial Planning, LLC and Stan Evans through the SEC's Investment Advisor Public Disclosure ("IAPD") website at www.advisorinfo.sec.gov or through FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD No. for Stan Evans Financial Planning, LLC is 164320, CRD No. for Stan Evans is 722071, CRD No. for Colin Woodall is 5842728.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

EWM has no additional financial industry activities or affiliations that require disclosure. Specifically,

- EWM and Stan Evans are not registered nor do either have an application pending to register as a broker-dealer; or a registered representative of a broker-dealer.
- EWM and Stan Evans are not registered nor do either have an application pending as a futures commission merchant, a commodity pool operator, or a commodity trading advisor.
- EWM does not have any material relationships or arrangement with any related person listed below:
 - Broker-dealer, municipal securities dealer, or government securities dealer or broker;
 - An investment holding company, a mutual fund, closed-end investment company, unit investment trust, private investment company of "hedge fund," nor an offshore fund;
 - Investment adviser or financial planner;

- Futures commission merchant, commodity pool operator, or commodity trading advisor;
- Banking or thrift institution;
- Accountant or accounting firm;
- Lawyer or law firm;
- Insurance company or agency;
- Pension consultant;
- Real estate broker or dealer;
- Sponsor or syndicate of limited partnerships; and
- Securities exchange, securities association, or alternative trading system.

CODE OF ETHICS, PARTICIPATION IN CLIENT TRANSACTIONS AND PERSONAL TRADING

EWM has adopted a Code of Ethics, a copy of which will be provided to any client or prospective client upon request. EWM has a duty to exercise its authority and responsibility for the benefit of its clients, to place the interest of its clients first, and to refrain from having outside interests that conflict with the interests of its clients and to disclose any conflicts if they do exist.

In the event EWM engages in agency cross or principal transactions with its clients, it will only do so with a written confirmation at or before the completion of each such transaction containing:

1. A statement and/or documents describing the nature of the transaction and the conflict of interest;
2. The date and time of the transaction;
3. The source and amount of remuneration received by EWM or Client to be received by EWM or Client; and

4. That the client's authorization may be revoked at any time prior to completion of the transaction.

EWM may maintain its own accounts and may buy and sell securities for its own account or the accounts of its principals. The advice given and the actions taken with respect to a client and to SEFP's own accounts may differ from advice given or the timing and nature of actions taken with respect to other client accounts.

Participation or Interest in Client Transactions and Personal Trading

The IA Representatives of Stan Evans Financial Planning, LLC may have a financial interest in those recommended transactions that involve the purchase of insurance or securities. As explained in the "Other Financial Industry Activities and Affiliations" section, IA Representatives of Stan Evans Financial Planning, LLC can be licensed both as an insurance agent and an investment advisor representative. Additionally, IA Representatives of Stan Evans Financial Planning, LLC may have an interest in client transactions insofar as they may personally invest in the same securities recommended to advisory clients. These transactions involve a conflict of interest as the IA Representative may benefit from an increase in price from subsequent purchases by advisory clients. To address this conflict of interest, IA Representatives will adhere to the following procedures regarding their personal trading:

- 1) Client transactions will always be placed ahead of those for IA representatives and its management;
- 2) IA Representatives will mostly recommend investments that are widely traded, and
- 3) Neither Advisory clients nor IA Representatives will have enough funds invested in any given security to move the market in that particular security.

BROKERAGE PRACTICES

Custodians and Brokers Used by EWM

For Investment Management clients over which EWM exercises discretionary authority, EWM recommends the establishment of an investment account with Charles Schwab & Co., Inc. ("Schwab"), an independent and unaffiliated broker-dealer. EWM's

objective in recommending Schwab is to obtain the best selection of no-load mutual funds, the most efficient reporting of client transactions, and/or the best combination of commission cost and execution capability. EWM's commission schedule with Schwab for its client accounts is lower than the commission schedule offered by Schwab to its retail clients. However, this fee schedule may be higher than those available from other brokers for similar services. To the extent that EWM or its principal maintain accounts at Schwab, the benefits of its favorable commission structure and execution capabilities are recognized.

EWM may subscribe to certain electronic information services offered by Schwab. The primary services to which the firm subscribes are the capability to: (1) direct Schwab via electronic means to purchase and sell securities in client accounts; (2) electronically produce copies of Schwab forms and applications; receive copies of client trade confirmations via electronic means; (3) receive via electronic means certain account status reports; (4) download daily account transactions for all client accounts via electronic means that is acceptable to EWM's portfolio management software; (5) download the daily closing prices of all security positions held in client accounts via electronic means in a format that is acceptable to EWM's portfolio management software; (6) cross reference composite client investment information with individual account balances and positions. Schwab charges a quarterly fee for these services. However, for EWM clients, these fees are waived by Schwab.

The waiver of fees for electronic information services is available to all investment advisors that meet the foregoing criteria. Neither the commission schedule negotiated between EWM nor Schwab on behalf of clients of the firm, nor the level of commissions generated in client accounts at Schwab are a factor in Schwab's election to waive its fees. However, a conflict of interest may exist since a condition of the fee waiver is that aggregate accounts at Schwab for which EWM provides Investment Advisory Services must have a certain combined minimum value.

Schwab may also provide EWM with information and consulting services intended to help EWM manage and further develop its business enterprise. These services may include information technology consulting, regulatory compliance publications and mock regulatory inspections and internal control reviews by an independent third party. Schwab may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to EWM. The availability to EWM of the foregoing products and services is not contingent upon EWM committing to Schwab any specific amount of business (assets in custody or trading).

For accounts of EWM's clients maintained in custody at Schwab, Schwab will not charge the client separately for custody but will receive compensation from EWM

clients in the form of commissions or other transaction-related compensation on securities trades executed through Schwab.

Clients who use a broker-dealer other than Schwab (a non-discretionary account) should understand that (a) EWM will generally not attempt to negotiate commissions with a designated broker-dealer; (b) clients may pay higher commissions; and (c) clients may not enjoy the same selection of mutual funds or enjoy as efficient execution as they might have, had they not made such designations.

Any trade errors identified will be corrected to ensure each client is made whole as if the error did not occur. If a loss occurs greater than \$100, EWM will cover the loss, while Schwab will cover the loss if it is less than \$100. Transactions executed to correct an error resulting in a gain will remain in the affected client account unless the same error involved other client accounts that should receive the gain or it is not permissible for a client to retain the gain. If a client cannot retain the gain, Schwab will donate any amount over \$100 to charity and keep any portion less than that amount to minimize and offset administrative expenses related to correcting the error.

Orders for the same Security entered on behalf of more than one client will generally be aggregated (i.e., blocked or bunched) subject to the aggregation being in the best interests of all participating Clients. All Clients participating in each aggregated order shall receive the average price and subject to minimum ticket charges, pay a pro-rata portion of commissions.

REVIEW OF ACCOUNTS

EWM reviews client accounts periodically (at least quarterly) throughout the calendar year, upon request of the client, in response to a material change in the client's investment situation and/or when specific investment recommendations change for a given asset class. EWM completes these reviews.

EWM issues no regular reports to clients. Custodians issue periodic statements and reports of account activity directly to clients.

For Financial Planning clients, EWM reviews the client's account in the initial preparation of a Comprehensive Financial Plan and may review the client's account during a separate financial planning consultation, but does not review those accounts again unless engaged for an Annual Financial Plan Review and/or Advisory Asset

Management. Financial planning clients are encouraged to meet with us at least once per year to review their account as a whole, ensuring that their financial plan aligns with their current financial condition, goals and objectives.

CLIENT REFERRALS AND OTHER COMPENSATION

EWM provides economic benefit to any person(s) for client referrals who have solicitors agreement with EWM.

CUSTODY

Each client appoints, or will appoint, a separate custodian (the “custodian”) to take possession of the cash, securities, and other assets in the client’s account. As a result, EWM will have no access to the assets in the client’s account or to the income produced and will not be responsible for any acts or omissions of the custodian. However, payment of fees deducted from the custodian may be considered a form of custody. The custodian sends to the client, at least quarterly, a statement indicating all amounts disbursed from the account (including the amount of any fees paid to EWM pursuant to the client’s authorization), all transactions occurring in the account during the period covered by the statement, and a summary of the account positions and portfolio value at the end of the period. The custodian will be directed to send copies of the account statements to EWM, along with an indication that the statements have been sent to the client.

In the event that the client directs EWM to use a particular custodian or broker-dealer, the client will be responsible for all costs associated with this relationship. EWM may not be authorized under those circumstances to negotiate commissions and may not be able to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commission charges may exist between the commissions charged to clients who direct EWM to use a particular broker-dealer and other clients who do not direct EWM to use a particular broker-dealer.

INVESTMENT DISCRETION

By signing the Advisory Agreement, the client grants SEFP the authority to invest and/or reinvest the assets under EWM’s management on the client’s behalf without prior consultation from the client (“discretionary basis”), subject to the client’s stated investment objectives and any other client instructions. EWM will

invest in the investment types listed in this brochure which include, but are not limited to the following: cash, cash equivalents, fixed-income securities, equities, options, mutual funds, ETFs, and alternative investments, which include, but are not limited to direct participation programs.

The client also authorizes EWM to take any other necessary action in connection with the opening and maintenance of the client's account, as well as for the completion and payment of transactions for the account. EWM will make investment decisions for the client's account according to the client's investment objectives and financial circumstances as described by the client. The client agrees to promptly inform EWM if the information provided in the financial plan, client information and investor profile becomes materially inaccurate and to consult with EWM to provide updated information on an annual basis.

VOTING CLIENT SECURITIES

For any security that entails a voting right in the underlying company, EWM will not have or accept authority to vote client securities. All voting issues, proxies, and solicitations will be communicated to clients through the client's broker-dealer or custodian. Upon request by the client, however, EWM may help explain or answer questions regarding a given voting issue.

FINANCIAL INFORMATION

No disclosure of financial information (a balance sheet) is required because EWM does not have custody of client funds and does not require prepayment of potential fees. Neither Stan Evans nor EWM have been the subject of a bankruptcy petition at any time during the past ten years.

REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Evans Wealth Management only has one principal executive officer (or management person), and this individual is Stanley K. Evans. His biographical information is given in the following Form ADV Part 2B "BROCHURE SUPPLEMENT".



**BROCHURE SUPPLEMENT
Form ADV Part 2B**

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DBA: Evans Wealth Management
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EDUCATIONAL AND BUSINESS BACKGROUND

STANLEY K. EVANS (B. 1956), PRESIDENT OF STAN EVANS FINANCIAL PLANNING, LLC

EDUCATION

B.S. IN BUSINESS MANAGEMENT, UNIVERSITY OF PHOENIX, 2007

BUSINESS BACKGROUND

Stan Evans Financial Planning, LLC (2012–PRESENT):

- Mr. Evans is founder and President, providing financial planning and investment advisory services.

Merrill Lynch (1993–2002) (2011–2012):

- Financial Advisor in Gallipolis, Ohio; District Sales Manager in Pittsburgh, Pennsylvania; Complex Director of western Tennessee, and Divisional Director for the western U.S.A. for the New Advisor Training program.

Huntington Investment Company (2010–2011):

- Director of Huntington Wealth Advisors.

Prudential Securities/Wachovia Securities/Wells Fargo Advisors (2003–2010):

- Managed the Columbus, Ohio Complex, Pittsburgh, Pennsylvania Complex, and Indianapolis, Indiana Complex.

The Ohio Company (1983–1993):

- Financial Advisor in Gallipolis, Ohio

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OTHER BUSINESS ACTIVITIES

Stan Evans lives and works on his family farm and as such earns profits from raising sheep and growing grains each year. This outside business activity produces no conflict of interest with advisory clients.

Stan Evans is a FINRA Dispute Resolution Industry Arbitrator, serving in this capacity for the last seven years. He is paid for each arbitration panel. This outside activity produces no conflict of interest with advisory clients.

Stan Evans serves on the following Board of Directors/Board of Trustees, and is not compensated. These outside activities produce no conflict of interest with advisory clients.

- Holzer Foundation, Gallipolis, OH
- Welsh Advisory Board, Rio Grande, OH
- Moriah Church Cemetery Association, Oak Hill, OH
- Elder, Moriah Presbyterian Church, Oak Hill, OH

ADDITIONAL COMPENSATION

Mr. Evans receives no additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

SUPERVISION

As President of Stan Evans Financial Planning, LLC, Stan Evans is primarily responsible for the supervision of all IA Representatives of Stan Evans Financial Planning, LLC. All financial plans, portfolio management recommendations, transactions, advisory fees, and accounts are reviewed by Stan Evans. Advisory clients may contact Stan Evans directly by calling telephone number: 740-446-4200 or sending an email to: stan@stanevansfinancial.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Stan Evans Financial Planning, LLC is required to disclose additional information for Stan Evans, which includes whether or not either has ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration or (b) a civil, self-regulatory organization, or administrative proceeding. Stan Evans nor Stan Evans Financial Planning, LLC have ever been subject to any of the above, and therefore, there is no information to disclose in this regard.



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EDUCATIONAL AND BUSINESS BACKGROUND

COLIN WOODALL (B. 1985), Registered Investment Advisor at Evans Wealth Management.

EDUCATION

Bachelor's Degree, Art Education. Ohio University, 2008.

Master's Degree, Business Administration. University of Rio Grande, 2010.

Master's Degree, Coaching Education. Ohio University, 2012.

BUSINESS BACKGROUND

Evans Wealth Management (2015 – present):

- Registered Investment Advisor (present)
- Operations Manager (2 ½ years).

JPMorgan Chase & Co. (2014 – 2015)

- Branch Operations Analyst.

Edward Jones (2010)

- Financial Advisor

DISCIPLINARY INFORMATION

Neither EWM, its principal nor Colin Woodall have had any legal or disciplinary events in the past. Clients and prospective clients can always view the CRD records (registration records) for EWM and Colin Woodall through the SEC's Investment Advisor Public Disclosure ("IAPD") website at www.advisorinfo.sec.gov or through FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD No. for Stan Evans Financial Planning, LLC is 164320 , CRD No. for Colin Woodall is 5842728.

ADDITIONAL COMPENSATION

Mr. Woodall receives no additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

SUPERVISION

As President of Stan Evans Financial Planning, LLC, Stan Evans is primarily responsible for the supervision of all IA Representatives of Stan Evans Financial Planning, LLC. All financial plans, portfolio management recommendations, transactions, advisory fees, and accounts are reviewed by Stan Evans. Advisory clients may contact Stan Evans directly by calling telephone number: 740-446-4200 or sending an email to: stan@stanevansfinancial.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Stan Evans Financial Planning, LLC is required to disclose additional information for Stan Evans, which includes whether or not either has ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration or (b) a civil, self-regulatory organization, or administrative proceeding. Stan Evans nor Stan Evans Financial Planning, LLC have ever been subject to any of the above, and therefore, there is no information to disclose in this regard.