

**ITEM 1 – COVER PAGE**

**Part 2B of Form ADV: Brochure Supplement**

**Ferdinand Pernia**  
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Independent Financial Partners  
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This Form ADV Part 2B Brochure Supplement provides information about Ferdinand Pernia that supplements Independent Financial Partners' Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact the Independent Financial Partners' Compliance Department at 813-341-0960 if you did not receive Independent Financial Partners' Form ADV Part 2A brochure or if you have any questions about the contents of this Part 2B supplement.

Additional information about Ferdinand Pernia is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and/or FINRA's Broker Check at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

**Item 2 - Educational Background and Business Experience**

**Full Legal Name:** Ferdinand Perez Pernia      **Date of Birth:** 12/11/1966

**Education –**

Master of Business Administration, Finance, Stern School of Business, NYU, 1996

Bachelor of Science, Finance, Santa Clara University, 1989

**Business Experience –**

May 2017 – Present, Investment Advisor Representative, Independent Financial Partners

November 2015 – Present, Registered Representative, LPL Financial

July 2016 – June 2017, Investment Advisor Representative, PFG Advisors

November 2015 – September 2016, Investment Advisor Representative, Independent Financial Partners

September 2015 – November 2015, Registered Representative, Wells Fargo Advisors

August 2010 – September 2015, Registered Representative, LPL Financial

**Industry Exams –**

Series 6 – Investment Company and Variable Contracts Products Representative Examination

Series 7 – General Securities Representative Examination

Series 24 – General Securities Principal Examination

Series 63 – Uniform Securities Agent State Law Examination

Series 65 – Uniform Investment Advisor Law Examination

### Item 3 - Disciplinary Information

Ferdinand Pernia has no disciplinary actions, orders, regulatory actions or regulatory disclosure events to disclose.

### Item 4 - Other Business Activities

#### **A. Investment-Related Activities**

##### **Registered Representative of a Broker-Dealer**

Ferdinand Pernia is also a Registered Representative with LPL Financial, a registered broker/dealer and member of FINRA and SIPC. As a Registered Representative, Ferdinand Pernia may solicit, offer and sell securities through LPL Financial and may receive separate, yet normal and customary commission compensation as a result of executing purchases and sales of brokerage transactions on behalf of investment advisory clients. The client is under no obligation to purchase or sell securities through Ferdinand Pernia or LPL Financial. In addition, Ferdinand Pernia may receive other compensation such as mutual fund or money market 12b-1 fees (marketing fees) and trail commissions from variable insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for Ferdinand Pernia to recommend investment products based on the compensation received, rather than on the client's needs. IFP addresses this conflict of interest by requiring Ferdinand Pernia to disclose to the client at the time a brokerage account is opened through LPL Financial the nature of the transaction or relationship, his role as a LPL Registered Representative, and any compensation including commissions and 12b-1 fees that may be paid by the client and/or received by Ferdinand Pernia.

##### **Independent Insurance Agent**

Ferdinand Pernia is also licensed as an independent insurance agent soliciting, offering and selling fixed life and annuity insurance products and is appointed with various insurance companies. Ferdinand Pernia may receive separate, yet customary commission compensation resulting from the purchases and sales of fixed life and annuity insurance products on behalf of investment advisory clients. The client is under no obligation to purchase fixed life and annuity insurance products through Ferdinand Pernia. In addition, Ferdinand Pernia may receive other compensation including bonuses and trail commissions from fixed insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for Ferdinand Pernia to recommend fixed insurance products based on the compensation received, rather than on the client's needs. IFP addresses this conflict of interest by requiring Ferdinand Pernia to disclose to the client at the time the fixed insurance products are purchased the nature of the

transaction or relationship, his role as an independent insurance agent and any compensation including commissions and trails that may be paid by the client and/or received by Ferdinand Pernia.

Ferdinand Pernia conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As (“DBA”) name of Private Wealth Advisors. Private Wealth Advisors is a separate entity from and is not owned or controlled by Independent Financial Partners or LPL Financial.

### **Disclosure Related To All Investment-related Activities:**

Clients are not under any obligation to engage Ferdinand Pernia to provide other services. The implementation of any and all recommendations made by Ferdinand Pernia is solely at the discretion and direction of the client.

Ferdinand Pernia must place the interests of his clients first as part of Ferdinand Pernia’s fiduciary obligation. Clients should be aware that the receipt of additional compensation for other activities, such as brokerage or insurance creates conflicts of interest and may provide an incentive for Ferdinand Pernia to recommend certain products based on the compensation received, rather than on the client’s needs. IFP addresses this conflict of interest by requiring Ferdinand Pernia to disclose to the client the nature of the transaction or relationship, his role, and any compensation including commissions or fees that may be paid by the client and/or received by Ferdinand Pernia. Please refer to Independent Financial Partners’ Part 2A to the Form ADV for additional information.

### **B. Non-Investment-Related Outside Business Activities for Compensation**

Ferdinand Pernia is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

### **Item 5 - Additional Compensation**

Ferdinand Pernia may be eligible to receive cash and/or non-cash compensation from product sponsors for recommending certain types of insurance or other investment products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational and training meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that they may attend. All cash and non-cash compensation are pre-approved by Independent Financial Partners and/or LPL Financial and are based on total production for all products and services. While Independent Financial Partners and LPL Financial endeavor at all times to put the interests of our clients first as part of our fiduciary obligation, the possibility of receiving cash and non-cash

compensation could create a conflict of interest when recommending certain products.

Ferdinand Pernia may receive from LPL Financial production bonuses, stock options, reimbursement of fees paid to LPL Financial for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition or association from another broker/dealer or investment adviser firm to LPL, advances of advisory fees, or attendance at LPL's national conference or top producer forums and events. LPL may pay your financial advisor this compensation based on his overall business production and/or on the amount of assets custodied at LPL Financial. Therefore, the amount of this compensation may be more than what your financial advisor would receive if the client participated in other programs or paid separately for investment advice, brokerage and other client services. Therefore, your financial advisor may have a financial incentive to recommend an advisory program over the other programs and services. However, your financial advisor may only recommend a program or service that he believes is suitable for you.

Ferdinand Pernia may recommend the services of a third-party money manager to his clients. In exchange for this recommendation, the selected third-party money manager may pay an investment advisory fee to Independent Financial Partners and Independent Financial Partners pays a part of that investment advisory fee to Ferdinand Pernia. The fee paid by the third-party money manager is typically based on the percentage of the assets under management with the third party-money manager.

### Item 6 - Supervision

Each IAR is assigned to a Designated Supervisor that is responsible for supervising the investment advisory activities of the IAR.

**Supervisor Name: Linda Christina**

**Title: Director of Advisory Compliance**

**Phone Number: (813) 341-0960**

The Designated Advisory Supervisor or her designee will periodically review the IAR's investment advisory activities and client files for documentation to verify that account reviews and annual client contacts have been conducted and completed by Ferdinand Pernia. In addition, the Designated Advisory Supervisor or her designee will periodically review transaction activity in investment advisory accounts and for any issues or problems. The Designated Advisory Supervisor or her designee will contact the IAR to discuss any identified issues, document and monitor the progress by the IAR to address the issue.

## INDEPENDENT [ FINANCIAL ] PARTNERS

Independent Financial Partners supervises the personal securities transactions of each IAR to verify that their transactions do not pose a conflict of interest with the IARs' ability to make investment recommendations to their clients. Please refer to Independent Financial Partners Part 2A Disclosure Brochure for additional information.