

Pharaoh Financial Group, Inc.

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This brochure provides information about the qualifications and business practices of Pharaoh Financial Group, Inc. If you have any questions about the contents of this brochure, please contact us at 510-704-9500 and/or jacques@jacquesbolivar.com.

Mandatory disclaimers: The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Pharaoh Financial Group, Inc. is a registered investment adviser. Registration as a registered investment adviser does not imply a certain level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

This Brochure dated February 9, 2017 is prepared according to the SEC's 2010 requirements and rules. As such, this Document is materially different in structure and contains certain new information that our previous brochure did not contain.

We will provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Jacques Bolivar, CFP® at 510-704-9500 or jacques@jacquesbolivar.com. Our Brochure will also be available on our web site www.jacquesbolivar.com, also free of charge.

Additional information about Pharaoh Financial Group, Inc., and any persons affiliated with Pharaoh Financial Group, also is available on the SEC's website at www.adviserinfo.sec.gov.

Pharaoh Financial Group, Inc.

DISCLOSURE BROCHURE (Form ADV, Part 2)

February 9, 2017

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3. Advisory Business

Pharaoh Financial Group, Inc. (“PFG”) is a registered investment advisor since March 19, 2001, providing financial planning services for an hourly charge or a fixed fee. The President and founder is Jacques A. Bolivar, CFP®. Pharaoh Financial is dedicated to enhancing the lives of individuals, families and business owners seeking *abundance, guidance, and balance* as they pursue their unique financial and life goals.

As an independent advisor, Jacques Bolivar believes that investors who understand their financial strategies are more likely to be confident and successful. His approach to comprehensive wealth management focuses heavily on understanding, communication, and education.

Financial Planning Services

Financial planning is at the very core of the life planning services PFG provides to individuals and families seeking to build, preserve and manage wealth over time. PFG provides financial planning and consulting services which include providing advice to clients on matters not involving securities such as cash flow and spending, retirement goal setting, insurance and risk management needs analysis, wealth transfer strategies, and tax planning, and will recommend action, investment strategies, and investment products to help attain clients’ financial goals and objectives. These services would be provided as part of a Financial Planning Agreement between the client and PFG. A client may terminate an agreement on 30 days written notice.

Investment Management Services Provided through LPL Financial

Jacques Bolivar, President of PFG, also provides investment management services to clients in his separate capacity as an investment advisor through LPL Financial, a Registered Broker/Dealer and Investment Advisor, member of FINRA and SIPC. Financial Planning offered through Pharaoh Financial Group, Inc. (PFG), a Registered Investment Advisor, not affiliated with LPL Financial.

LPL Financial provides a broad range of operational and custodian services, including the generation of client account statements, access to industry-leading technology and trade clearing services. LPL Financial offers one of the industry’s largest open-architecture, nonproprietary investment platforms.

LPL Financial provides a comprehensive array of tools and resources to independent financial advisors and registered investment advisors, enabling firms like ours to focus on providing clients with the objective financial guidance, sophisticated investment strategies and personal service you seek from your advisor.

Types of Investments

Typical investments recommended include mutual funds, exchange traded funds, stocks issued by domestic and foreign companies, U.S. Government securities, municipal securities, variable annuities and life insurance, certificates of deposit, bonds issued by domestic companies, and option contracts on securities. Other recommended investments may include warrants, commodities options, or futures contracts.

Client Assets Under Management:

PFG does not manage assets.

4. Fees and Compensation

Financial planning services are provided for a fee of \$175 per hour for hourly arrangements. PFG may also provide financial planning services on a flat fee basis ranging from \$1200 - \$5,000. The most common flat fee is \$2,250 for a comprehensive financial plan. Fees are billed quarterly, in advance, and are negotiated with each client based on the scope and complexity of the requested services, and outlined in the Financial Planning Agreement.

Although PFG believes its fees are competitive, lower fees for comparable services may be available from other sources.

5. Performance-Based Fees and Side-by-Side Management

PFG does not charge any performance-based fees and does not manage assets.

6. Types of Clients

Our clients are a diverse mix of individuals, families and business owners with one thing in common: they all want to make smart decisions about their financial planning and investment choices. PFG provides financial planning services and investment advice to individuals and families, and also to pension and profit-sharing plans, trusts, estates, charitable organizations, and corporations or businesses.

We find that we're best able to serve couples and individuals who meet the criteria below. Someone who:

- Proactively pursues financial security and personal abundance.
- Expects high quality and highly responsive service.
- Does not have the time or the desire to manage money and monitor financial goals.
- Wants an adviser who listens well and thoroughly understands your values when addressing life changes and market volatility.
- Has \$250,000 or more of investable assets.
- Appreciates down-to-earth explanations of complex financial situations.
- Sees the value of objective and unbiased advice.
- Would describe oneself as a saver wanting to become an investor.
- May be experiencing any of these life changes:
 - Recovering from the deep recession
 - Leaving a job
 - Changing marital status
 - Receiving an inheritance
 - Approaching retirement or recently retired

Conditions for Managing Accounts

PFG generally requires advisory clients to maintain an account size of at least \$250,000. It believes that this is the minimum amount required to provide the desired level of service for a personal financial plan. Smaller accounts may be accepted in certain circumstances, however.

7. Methods of Analysis, Sources of Information and Investment Strategies

PFG continually adapts its investment strategies to market conditions and individual client needs, and makes use of fundamental analysis and analysis of economic, market, industry, firm, and product cycles and trends to evaluate investments. Typical sources of information include financial news from online sources, newspapers and magazines, research materials prepared by others, corporate rating services, company press releases, inspections of corporate activities, quotation services, financial data providers, timing services, analyst research reports, annual reports, prospectuses, and filings with the Securities and Exchange Commission. The investment strategies used by PFG involve market and default risks. Investing in securities always involves risk of loss that clients should be prepared to bear.

8. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of PFG, or the integrity of PFG's management. PFG has no disciplinary information to report or disclose.

9. Other Financial Industry Activities or Affiliations

Jacques Bolivar, President of PFG, also provides investment management services to clients in his separate capacity as an investment advisor representative through LPL Financial, a Registered Broker/Dealer and Investment Advisor, member FINRA and SIPC. Financial Planning offered through Pharaoh Financial Group, Inc. (PFG), a Registered Investment Advisor, not affiliated with LPL Financial. Clients of PFG are under no obligation to implement investment recommendations through Mr. Bolivar or LPL Financial.

PFG or related persons are not a general partner in any partnership in which clients are solicited to invest.

PFG is also a licensed insurance broker affiliated with various insurance companies, and receives the normal and usual commissions when its insurance recommendations are implemented through PFG. Clients are under no obligation to implement insurance recommendations through PFG.

10. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Mission Statement

Pharaoh Financial Group places no other interests above the clients' interest and commits to assist clients with planning to live well.

Code of Ethics

As an independent advisory firm PFG focuses on serving client needs and acting in their best interests at all times. This provides our clients with the confidence they seek to pursue financial success on their terms. We have no obligations to investment product manufacturers and no cross-sell quotas or home-office directives that may lead to conflicts of interest. Instead, we spend our time developing customized solutions for the unique challenges our clients face.

Pharaoh Financial Group has adopted and all employees abide by a Code of Ethics describing their fiduciary duty to clients and their commitment to acting at all times with the utmost integrity in their dealings with clients. The Code of Ethics includes provisions relating to avoiding conflicts of interest, gifts, protecting client confidentiality, compliance with applicable laws and regulations, reporting ethical violations, full disclosure, independence, diligence, competence, and professionalism.

In addition, PFG adheres to the Code of Ethics and Professional Responsibility of the Certified Financial Planners (CFP) Board, and the Code of Ethics of LPL Financial.

PFG will provide a copy of its Code of Ethics to any client or prospective client upon request.

Client Confidentiality

PFG keeps all client personal information secret. All employees sign a pledge of confidence and commit to maintain the highest level of confidentiality. The adviser discloses entrusted information to family members, other advisers, or third parties only upon written approval.

11. Brokerage Practices

For some clients, particularly those clients who do not use a custodian, PFG may recommend a broker, but there is no requirement that a client use any broker that PFG recommends. A recommendation will take into account a number of factors, such as transaction and custodial fees, commission rates, interest rates charged on debit balances and paid on credit balances, independence, quality of execution and service, and recordkeeping and reporting capabilities. In recommending a broker, PFG will try to minimize the client's total cost for all brokerage services. However, it may be that the broker PFG recommends charges a higher fee for a particular type of service, or for the total costs of all services, than another broker, if PFG determines in good faith that such costs are reasonable in relation to the value of the service the client receives.

12. Review of Accounts

Jacques Bolivar takes the time to listen to clients help them identify and define their financial goals. We discuss your needs, goals, risk tolerance and time frames. The end result is a plan and strategy aligned with your needs and lifestyle goals. Monitoring progress against your goals is a critical component of the guidance we provide

All accounts and financial plans are thoroughly reviewed monthly by Jacques Bolivar, President, to make sure allocations are appropriate for the specific needs of the client, and annually in November to determine if any reallocation or tax related transactions are appropriate. More frequent reviews are triggered by awareness of changes in a client's circumstances or investment objectives, significant economic shifts, changes in the investment advisor's assessment of a security held in an account, when an account's investment performance differs from expectations, or when harvesting gains or losses.

All accounts and financial plans are reviewed with each client at least twice yearly to make sure the client is informed on the allocation and standing of their account and to ensure that these are still appropriate for their specific goals.

13. Client Referrals and Other Compensation

PFG has no arrangement to either provide or receive economic benefit or compensation for client referrals.

14. Custody

PFG does not have custody of client funds or securities.

15. Investment Discretion

PFG does not have investment discretion of client funds or securities.

16. Voting Client Securities

PFG does not vote proxies for client securities. Clients retain the responsibility for receiving and voting proxies for securities held in their portfolios. PFG may provide advice to clients regarding the clients' voting of proxies.

17. Financial Information

As a registered investment advisor, PFG is required to provide certain financial information about its financial condition. PFG has no financial commitment that impairs its ability to meet its obligations or responsibilities to its clients, and has not been the subject of a bankruptcy proceeding.

Jacques A. Bolivar, CFP®

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DISCLOSURE SUPPLEMENT (Form ADV, Part 2B)

February 9, 2017

This disclosure form gives information about Jacques A. Bolivar, CFP®, and his business. This information has not been reviewed, approved, or verified by the United States Securities and Exchange Commission, the CFP Board, or by any governmental or self-regulatory authority.

1. Educational Background and Business Experience

Jacques Bolivar is the founder of Pharaoh Financial Group, Inc., a Registered Investment Advisory firm. As a Certified Financial Planning™ (CFP®) professional, Jacques believes that your values and your money should be closely aligned, working together to help achieve your goals. He works with professionals and small business owners seeking an approach to financial management that begins with education and emphasizes partnership along the path to achieving life's important goals.

A career financial services professional, Jacques brings extensive corporate experience as an Auditor, Accountant, Financial Analyst and Controller with companies including Xerox and Clorox. He has focused on personal financial services since 1997, and holds licenses for life and disability insurance (License # 0C04506). He is Series 7, 63 and 65 licensed as a representative of LPL Financial. Jacques acquired his Certified Financial Planning™ designation from the UC Berkeley Extension program in 1999.

Jacques is a 1994 graduate of Santa Clara University with a degree in Finance.

2. Disciplinary Information

Jacques Bolivar has no disciplinary information to report or disclose.

3. Other Business Activities

Jacques Bolivar possesses licenses for life and disability insurance (License # 0C04506), and is Series 7, 63 and 65 licensed as a Registered Representative of LPL Financial, LLC, of San Diego, CA since 2008, and is licensed to sell securities through that firm.

Previously, Jacques Bolivar was a Registered Representative with 1717 Capital Management of San Francisco, CA (1999 – 2001); with Robert Van Securities, Inc. of Oakland, CA (2001 – 2002); and with FSC Securities, Inc. of Atlanta, GA (2002 – 2008). Jacques Bolivar has been a licensed insurance broker since May, 1997, and is licensed for life, disability, and long-term care insurance. Jacques Bolivar, or related persons, is not a general partner in any partnership in which clients are solicited to invest. Jacques Bolivar manages rental property as an additional business activity.

4. Additional Compensation

Clients have the right to ask Jacques, as a CFP® Certificant, at any time for information about his compensation related to the services he provides. He will communicate the requested information in reasonable detail as it relates to the financial planning agreement, including compensation derived from implementation.

5. Certified Financial Planning Disclosure

Jacques Bolivar is a Certified Financial Planner™ (CFP®) Certificant since 2000, a designation awarded by the Certified Financial Planner Board of Standards, Inc. He believes that financial decisions should be based on an overall financial plan – one that reflects your personal values and goals. His vision is to turn savers into investors. He helps his financial planning clients set goals, analyze and strategize, review available financial opportunities, properly allocate resources and investments, manage progress, and monitor their asset performance.

Through comprehensive financial planning, Jacques seeks to bring his clients' full financial picture into clear focus with the other important aspects of their life as they maneuver through life's transitions: marriage, births, job changes, inheritances and market fluctuations. All of these situations and challenges require smart solutions to keep you on track toward your goals. Working together, we can identify practical steps to help you gain and retain wealth over time.

Clients have the right to receive annually the current Form ADV Part 2 or the current revision of the disclosure received at the beginning of the relationship, and Jacques Bolivar is required to provide a copy of the most recent prospectus for any security that he recommends, and order confirmation for any securities transactions.

6. Supervision

Jacques Bolivar is the President of Pharaoh Financial and supervises all financial advice given by Pharaoh Financial Group, Inc.