

DISCLOSURE BROCHURE



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This brochure provides information about the qualifications and business practices of Betzel Wealth Advisors, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 614-472-4510. 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.

Additional information about Betzel Wealth Advisors, LLC (CRD #169674) is available on the SEC's website at www.adviserinfo.sec.gov

APRIL 9, 2020

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on February 17, 2020, the following changes have been made:

- We are no longer using Matson Money for asset management services. We only have legacy client assets managed by Matson Money.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Item 4: Advisory Business

Firm Description

Betzel Wealth Advisors, LLC (“BWA”) was founded in 2013. Daniel M. Betzel is 100% owner.

BWA provides personalized confidential financial planning and investment management primarily to individuals. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

BWA is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, or other commissioned products. The Managing Member of BWA has an affiliated insurance business.

BWA does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. For example, tax preparation and to the extent your estate plan needs to be updated, the tax preparer and/or attorney will bill the client separately. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

CO-ADVISOR - ASSETS UNDER MANAGEMENT

BWA acts as a co-advisor with Third Party Managers (“TPM”). BWA currently has agreements with Matson Money, Inc. (“MM”) (for legacy clients only) and Sowell Financial Services, LLC/Evidence Based Advisors, LLC (“SFS/EBA”) to manage client accounts. When determining the TPM platform to recommend to clients, the client’s best interest will be the main determining factor of BWA. BWA acts as the co-advisor between the client and MM in return for the advisory fees collected from the accounts by TPM. BWA is responsible for:

- helping the client complete the necessary paperwork of TPM;
- providing ongoing services to the client;
- updating TPM with any changes in client status which are provided to BWA by the client;
- reviewing the quarterly statements provided by TPM; and
- delivering the Form ADV Part 2, Privacy Notice and Written Disclosure Statement of MM to the client.

These practices represent conflicts of interest because BWA is paid a management fee for placing client assets with TPM and may choose to recommend a portfolio of TPM based on the fee BWA is to receive. This conflict is mitigated by disclosures, procedures, and the firm’s Fiduciary obligation and by the fact that clients are not required to accept the

recommendation to use TPM given by BWA and have the option to received investment advice through other money managers of their choosing.

Clients placed with TPM will be billed in accordance with TPM's Fee Schedule which will be disclosed to the client prior to signing an agreement. TPM charges the advisory fee for BWA, but remits the entire deducted amount to BWA. This is detailed in Item 5 of this brochure.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate BWA on an hourly fee basis or fixed fee basis described in detail under "Fees and Compensation" section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, the client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through BWA. Financial plans will be completed and delivered inside of sixty (60) days.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

BWA does not sponsor a wrap fee program.

Client Assets under Management

BWA does not manage client assets.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

BWA bases its fees on a percentage of assets under management, hourly charges and fixed fees.

CO-ADVISOR FEES

BWA acts as a co-advisor with Matson Money, Inc. ("MM") (for legacy clients only, no new client assets will be placed with MM) and Sowell Financial Services, LLC along with Evidence Based Advisors, LLC ("SMS/EBA") to manage client accounts. BWA will not have discretionary trading authority, however, MM and/or SMS/EBA will have discretionary trading authorization. In such circumstances, BWA receives the management fees collected by MM and/or SMS/EBA from the client.

Under the **SMS/EBA Platform**, SMS charges the total advisory fee, not to exceed a total of 1.8%, SMS/EBA will keep .40% and remits the remainder to BWA as their portion to them. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. The total fee is negotiable and will be disclosed in the client agreement.

The fees will be charged monthly in advance and are based on the most recent monthly value. In the event the client terminated the agreement within the month, the client is

entitled to retain a pro-rata refund based on the number of days the client is not invested during the current month.

FINANCIAL PLANNING and CONSULTING

BWA charges either on a negotiable hourly basis of \$150 per hour and a fixed fee basis ranging between \$500 and \$1,500. The fee is dependent upon the complexity of the plan and the needs of the client. Lower fees for these services may be available from other sources. Prior to the planning process the client will be provided an estimated plan fee. The payments are received in two installments: one at the commencement of the planning process, balance of the final payment is due upon delivery of completed plan. Client may cancel within five (5) days of signing Agreement for a full refund. If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to BWA.

Client Payment of Fees

Investment management fees are either billed quarterly in advance, meaning that the fees will be charged at the beginning of the three (3) month billing periods. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are to be paid 50% at the time of signing the agreement with final payment due upon delivery of the completed plan.

Seminar/workshop fees are due prior to attending the class.

Client may cancel within five (5) business days of signing the Agreement for a full refund. If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to BWA.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling, and miscellaneous fees (fee levied to recover costs associated with fees assessed by self regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

BWA, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Fees for financial plans are to be paid 50% at the time of signing the agreement with final payment due upon delivery of the completed plan.

Seminar/workshop fees are due in advance of the class.

Managed accounts are billed quarterly in advance.

External Compensation for the Sale of Securities to Clients

BWA does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of BWA.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

BWA does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

BWA generally provides investment advice to individuals, and high net worth individuals. Client relationships vary in scope and length of service.

Account Minimums

BWA does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. When creating a financial plan, BWA utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement.

When creating a financial plan, BWA utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, client documents such as tax returns, and insurance policies.

In developing a financial plan for a client, BWA's analysis may include cash flow analysis, investment planning, risk management, tax planning, and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information include client documents such as tax returns, financial newspapers, and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each

client executes an Investment Policy Statement, Risk Tolerance or similar form that documents their objectives and their desired investment strategy.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with BWA:

- *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 buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as 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.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of BWA or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither BWA nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither BWA nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Daniel M. Betzel has a financial affiliated business as an insurance agent. Less than 5% of Mr. Betzel's time is spent in his insurance practice. From time to time, he may offer clients advice or products from those activities.

These practices represent conflicts of interest because it gives Mr. Betzel an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

BWA uses TPMs to manage client assets and receives part of the fees that the client pays to TPM, this is detailed in Items 4 and 5 of this brochure.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of BWA have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of BWA employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of BWA. The Code reflects BWA and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

BWA's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of BWA may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

BWA's Code is based on the guiding principle that the interests of the client are our top priority. BWA's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

BWA and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

BWA and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide BWA with copies of their brokerage statements.

The Chief Compliance Officer of BWA is Daniel M. Betzel. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

BWA does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide BWA with copies of their brokerage statements.

The Chief Compliance Officer of BWA is Daniel M. Betzel. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

BWA does not recommend any broker-dealer. Matson Money has a custodial relationship.

- *Directed Brokerage*
BWA does not allow clients to use directed brokerage.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. BWA does not exercise discretion over client accounts.

*Soft Dollar Arrangements*The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by BWA from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, BWA receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of BWA. These benefits include both proprietary research from the broker and other research written by third parties.

BWA does not have any soft dollar arrangements since BWA is a co-advisor through Matson Money and does not have a direct relationship with a custodial broker-dealer.

Aggregating Securities Transactions for Client Accounts

BWA does not execute transactions, therefore aggregation is not applicable.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by Daniel M. Betzel, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by MM's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

BWA does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

BWA may enter into "Solicitor/Finder" relationships. These individual solicitors offer our services to the public. BWA pays a referral fee to the solicitor or finder based on its advisory fee and written agreement. Solicitors/finders will also be appropriately registered under federal and state securities laws where applicable. Client receives all related agreements and disclosures prior to or at the time of entering into an Investment Advisory Agreement.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by BWA.

Item 16: Investment Discretion

Discretionary Authority for Trading

BWA does not have discretionary authority to manage securities accounts on behalf of clients. On accounts where BWA is the co-advisor, Matson Money, Inc. will have discretion authority to make transactions in the accounts.

Item 17: Voting Client Securities

Proxy Votes

BWA does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, BWA will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because BWA does not serve as a custodian for client funds or securities and BWA does not require prepayment of fees of more than \$500 per client and six (6) months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

BWA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither BWA nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

Managing Member and Chief Compliance Officer, Daniel M. Betzel's education and business background can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Mr. Betzel does not receive any performance based fees.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Mr. Betzel does not have any disclosures to report.

Material Relationship Maintained by this Advisory Business or Management Persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Daniel M. Betzel, RFC[®]



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This brochure supplement provides information about Daniel M. Betzel and supplements the Betzel Wealth Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Daniel M. Betzel if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel M. Betzel (CRD #4541719) is available on the SEC's website at www.adviserinfo.sec.gov.

APRIL 9, 2020

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer

Daniel M. Betzel, RFC®

- Year of birth: 1960
-

Educational Background and Business Experience

Educational Background:

- Gratz College; Masters of Arts, Jewish Studies; 2012
- The Ohio State University – College of Law; Juris Doctor; 1993
- Bowling Green State University; Masters of Arts, German; 1984
- Cedarville University; Bachelor of Arts, English; 1982

Business Experience:

- Betzel Wealth Advisors, LLC; Managing Member/Investment Advisor Representative; 11/2013 – Present
 - Daniel M. Betzel; Independent Insurance Agent; 01/1997 – Present
 - Daniel M. Betzel; Rabbi; 07/2017 – Present
 - VIP KIDS; English Tutor; 01/2018 - Present
 - Signature Investments, Inc.; Investment Advisor Representative; 01/2013 – 11/2013
 - SICOR Securities, Inc.; Registered Representative; 08/2012 - 10/2013
 - Money Concepts Capital Corp; Registered Representative; 08/2009 – 08/2012
 - Money Concepts Advisory Services; Investment Advisor Representative; 08/2009 – 08/2012
 - Multi-Financial Securities Corporation; Registered Representative/ Investment Advisor Representative; 04/2005 – 08/2009
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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Registered Financial Consultant (RFC®): Registered Financial Consultant is a designation from the International Association of Registered Financial Consultants. RFC® certification requirements:

- Undergraduate or graduate financial planning degree or have earned one of the following: AAMS®, AEP®, CFA®, CFP®, ChFC®, CLU®, CPA®, EA®, LUTCC®, MS, MBA, JD, PhD, or completed equivalent, IARFC-approved college curriculum.
- Licensing requirements: if operating on a commission basis, must meet licensing requirements for securities and life and health insurance; if operating strictly as fee-only and not licensed, then must be registered as an investment advisor.

- Four years full-time experience as a financial planning practitioner.
- Educational requirements: completion of approved college curriculum in personal financial planning or IARFC self-study course.
- Examination Type: college curriculum must include an IARFC-approved examination process. IARFC self-study course; final certification exam.
- Forty hours of continuing education per year.

Disciplinary Information

There is no disciplinary information to report.

Other Business Activities

Daniel M. Betzel is also an insurance agent. Less than 5% of Mr. Betzel's time is spent in his insurance practice. From time to time, he may offer clients advice or products from those activities.

These practices represent conflicts of interest because it gives Mr. Betzel an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Mr. Betzel is also a Rabbi and an English tutor. Less than 5% of his time is spent in these activities. These do not present any conflict of interest.

Additional Compensation

Mr. Betzel receives additional compensation in his capacity as an insurance agent and a Rabbi, but he does not receive any performance based fees.

Supervision

Since Mr. Betzel is the sole owner of Betzel Wealth Advisors, LLC he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.