

## BROCHURE SUPPLEMENT

FORM ADV PART 2B



### Denton Olde

June 12, 2020

#### Financial Network Wealth Management LLC

##### Address

11650 South State Street, Suite 103  
Draper, UT 84020

##### Phone

(801) 856-9567

##### Email

[micah@financialnwm.com](mailto:micah@financialnwm.com)

##### Website

[www.financialnwm.com](http://www.financialnwm.com)

#### Olde Wealth Management

##### Address

11201 SE 8th St, Suite 150  
Bellevue, WA 98004

##### Phone

(425) 495-7484

##### Email

[denton@oldewealth.com](mailto:denton@oldewealth.com)

##### Address

103 East Holly Street, Suite 412  
Bellingham, WA 98225

##### Phone

(360) 734-2041

##### Website

[www.oldewealth.com](http://www.oldewealth.com)

This brochure supplement provides information about Denton Olde and supplements the Financial Network Wealth Management LLC DBA Olde Wealth Management brochure. You should have received a copy of that brochure. Please contact Denton Olde if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Denton Olde (CRD #2172847) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

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### Principal Executive Officer – Denton Olde

- Year of birth: 1971
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### Item 2 - Educational Background and Business Experience

#### Educational Background:

- University of Colorado; Bachelor of Science in Business Management; 1992
- College for Financial Planning; Masters of Science in Personal Financial Planning; 2011

#### Professional Certifications

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Denton Olde has earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of*

*Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Experience:

- Financial Network Wealth Management LLC DBA Olde Wealth Management; Managing Member/Investment Advisor Representative; 06/2020-Present
- Cetera Advisor Networks LLC; Registered Representative; 07/2014-Present
- Cetera Advisor Networks LLC; Investment Advisor Representative; 07/2014-Present
- Denton Olde, Sole Proprietor; Insurance Agent; 09/2002-Present
- Charles Schwab & Co. Inc.; Investment Advisor Representative; 01/2013-01/2014
- Charles Schwab & Co. Inc.; Branch Manager/Registered Representative; 12/2012-01/2014
- Fidelity Brokerage Services LLC; Registered Representative; 12/2000-11/2012

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**Item 3 - Disciplinary Information**

A. Denton Olde has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

B. Denton Olde never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority

(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.

C. Denton Olde has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.

D. Denton Olde has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

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#### **Item 4 - Other Business Activities**

Managing Member Denton Olde has financial affiliated businesses as a registered representative and investment advisor representative with Cetera Advisor Networks, LLC as well as an independent insurance agent. Clients will be offered products or services from these activities. Approximately 50% of his time is spent on these activities. He will offer Clients services from those activities. He may receive separate yet typical compensation from these activities.

These practices represent conflicts of interest because it gives an incentive to recommend products or services based on the compensation 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 or services. Clients have the option to purchase these products through another registered representative, investment advisor representative or insurance agent of their choosing.

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

Denton Olde receives compensation on the securities and insurance he sells. He does not receive any performance-based fees.

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#### **Item 6 - Supervision**

Denton Olde is supervised by Micah Brooks, Chief Compliance Officer of FNWM. He reviews Denton Olde's work through client account reviews, quarterly personal transaction reports, as well as face-to-face and phone interactions.

Micah Brooks can be reached at micah@financialnetwork.com or (801) 856-9567.

Since Denton Olde is co-owner of FNWM he also shares responsibility for supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in FNWM's compliance manual.

Denton Olde can be reached at denton@oldewealth.com or (425) 495-7484.