



**Brochure Supplement**  
(Part 2B of Form ADV)

**Graham Stuart Guess, CWS™, CDFA™, AIF®**  
**CRD # 2803700**

**Pacific Wealth Strategies Group, Inc.**

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This brochure supplement provides information about Graham Stuart Guess that supplements *Pacific Wealth Strategies Group, Inc.*'s ("PWSG" or the "Firm") Brochure, of which you should have received a copy. Please contact our Chief Compliance Officer at 805-966-7775 if you did not receive the Firm's Brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Graham Guess (CRD #2803700) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 1 Cover Page

Please see previous page.

## Item 2 Educational Background and Business Experience

**Year of Birth:** 1971

### **Educational Background:**

- Combination Degree in Economics/Politics/Environmental Science, Claremont McKenna College: 1994

### **Business Background:**

- Pacific Wealth Strategies Group, Inc., *Investment Adviser Representative*, 01/2009 to Present
- First Allied Securities, Inc., *Registered Representative*, 10/2006 to 01/2022
- Cetera Investment Advisers, LLC DBA First Allied Advisory Services, *Investment Adviser Representative*, 11/2020 to 05/2022
- GSG Management Inc. *President*, 06/1998 to Present
- First Allied Advisory, Inc., *Investment Adviser Representative*, 10/2006 to 11/2020

### **Professional Designations:**

- Certified Wealth Strategist, Cannon Financial Institute, 2007
- Certified Divorce Financial Analyst, Institute for Divorce Financial Analysts, 2011
- Accredited Investment Fiduciary (AIF®), 2020

### **Certified Wealth Strategist™ (CWS™)**

Education and Designation have been developed by the Cannon Financial Institute. The creation of the Certified Wealth Strategist® designation is in response to a need in the industry for a practical, application-based certification program in wealth management. The CWS® designation is immediately applicable to advisors, managers, and leaders serving the affluent and high-net-worth client. The Certified Wealth Strategist® designation program is focused on meeting the need of financial services professionals to work both, confidently and competently, with the affluent and high net worth client.

The Certified Wealth Strategist® designation program provides financial services professionals an additional level of knowledge to both competently and confidently serve their clients and to exceed client expectations. The program is designed to provide financial services professionals with the knowledge and skill sets needed to work with more complex client issues in these four broad and primary phases of wealth management: Creation and Growth of Wealth, Preservation and Protection of Wealth, Distribution of Wealth during Life, and Distribution of Wealth at Death.

The ability to work with clients in these four broad phases is based upon two key premises:

- The first premise is that there are a finite number of key issues that must be addressed with all clients of this type. These issues form the program's ten topical lessons that address the issues and underlying technical financial concepts key to working with affluent and high-net-worth clients.
- The second premise is that, without the client-interfacing and application skills necessary to attract high-net-worth clients, advisors will not effectively transfer technical knowledge into actionable client strategies that will improve their clients' financial situation for generations to come.

Prerequisites to CWS®:

- Must have 1+ year experience in the financial services industry
- Must have significant experience in a client-facing role
- Strongly recommend holding one of the following:
  - Series 6
  - Series 7
  - Series 65
  - CPA License
  - Attorney License
  - Chartered Life Underwriter (CLU)
  - Chartered Financial Consultant (ChFC)

CE Hour Requirements:

CWS® certificants are required to complete 33 hours of CE (30 general and 3 ethical) for each reporting period. A reporting period is defined as two years, beginning Jan. 1 following the date of receiving your CWS® certification. The subject matter for general CE must entail technical training that extends knowledge within the 13 Wealth Management Issues and/or training that improves practice management and client relationship building skills. Each reporting period (2 year) the CWS® certificant will be required to pay dues of \$350 to renew and maintain good standing with the CWS® Board of Standards.

**Certified Divorce Financial Analyst (CDFA®)**

A Certified Divorce Financial Analyst (CDFA®) is a member of the Institute for Divorce Financial Analysts who specializes in the financial issues surrounding divorce. The role of the CDFA® includes acting as an advisor to one party's divorce lawyer, or as a mediator for both parties. A CDFA® uses his or her knowledge of tax law, asset distribution, and short-term and long-term financial planning to achieve an equitable divorce settlement.

To become a CDFA®, a person must have two years of financial planning or legal experience. After attaining the proper work experience, candidates are required to complete a four-step modular program and exam designed by the IDFA. The program is a self-study system, covering financial and tax issues, with case studies of divorce settlements.

**CDFA® PRACTICE STANDARDS**

**Education** - CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™.

**Examination** - CDFA® practitioners must pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process.

**Experience** - CDFA® professionals must have a minimum of two years of experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

**Ethics** - As a final step to certification, CDFA® practitioners agree to abide by a strict code of professional conduct known as the IDFA™'s Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients, employers and other professionals. The IDFA™ may perform a background check during this process and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Ongoing Certification Requirements - Once certified, CDFA® practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum of

twenty (20) hours of continuing education, ten (10) of which are specifically related to the field of divorce. In addition to the biennial continuing education requirement, as part of the renewal process all CDFA® practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that have been taken against them during the past two years.

### **Accredited Investment Fiduciary (AIF®)**

The purpose of the Accredited Investment Fiduciary (AIF®) Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility. The AIF® performs Fi360's Prudent Investment Practices cover four Steps (domains), twenty-one Practices (tasks), and seventy-nine Criteria.

One of the following combinations of education, industry experience, and/or professional development will meet the experience requirement for applying for the AIF® designation:

- Minimum of two (2) years of relevant experience; a bachelor's degree (or higher); and a professional designation.
- Minimum of five (5) years of relevant experience; a bachelor's degree (or higher) or a professional designation.
- Minimum of eight (8) years of relevant experience.

There are five requirements for attaining the AIF® designation:

1. Enroll in and complete AIF® Training
2. Pass the AIF® Examination
3. Meet the experience requirement (prerequisites)
4. Satisfy the Code of Ethics and Conduct Standards
5. Submit the application and dues

Fi360 is accredited by the American National Standards Institute (ANSI) for the AIF® Designation, making the designation part of an elite group of accredited designations recognized by FINRA.

### **Item 3 Disciplinary Information**

PWSG is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Guess has no information required to be disclosed under this Item.

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

In addition to his job duties at PWSG, Graham Guess is an insurance agent the State of California. This activity presents a conflict of interest because Mr. Guess has an incentive to recommend personal insurance products due to the compensation received. In addition to the commissions received, Mr. Guess can also receive other incentive awards for the recommendation/sale of insurance products.

### **Conflicts of Interest**

PWSG addresses these conflicts of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. PWSG periodically reviews recommendations made to PWSG clients by its supervised persons to assess whether they are based on an objective evaluation of each

client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. PWSG discloses, mainly via its Form ADV Part 1, Part 2A, Part 2Bs and Form CRS, how the firm and its supervised persons are compensated, along with the conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services; a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service.

No PWSG client is ever under any obligation to purchase, sell or use any advisory, insurance, securities, or brokerage products or services with any supervised person of PWSG. Advisory services and insurance and/or securities products or brokerage services recommended by PWSG supervised persons could also be available from other providers on more favorable terms, and clients can purchase advisory services, insurance, and securities products, and/or brokerage services recommended through other, un-affiliated investment advisers, insurance agencies and/or broker-dealers.

Clients are encouraged to ask PWSG representatives any questions you have regarding investment advisory services, insurance, securities, and/or brokerage products or services recommended by PWSG supervised persons and these conflicts of interest. PWSG always acts in the best interest of its clients and clients always have the right to decide whether to utilize the services of any PWSG IAR in any capacity.

In addition, Mr. Guess has other outside business activities that are not investment or financial related, including serving as President to GSG Management, Inc. These additional activities take less than 5% of Mr. Guess's time.

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

As described in Item 4 above, from time to time, Mr. Guess receives compensation and revenue from his other outside non-investment/ financial related business activities. The revenue received from his other outside activities represent less than 5% of his annual income.

#### **Item 6 Supervision**

Ms. Erin J. Neil, President and Chief Compliance Officer of PWSG, oversees and monitors the activities of Mr. Guess on a regular basis. Please contact Ms. Neil at 805-966-7775 if you have any questions about this brochure supplement.