



Brochure Supplement
(Part 2B of Form ADV)

Erin J. Neil
CRD # 2732161

Pacific Wealth Strategies Group, Inc.

4213 State Street, Suite 206
Santa Barbara, CA 93110

Ph: 805-966-7775
www.pwsg.net

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This brochure supplement provides information about Erin J. Neil 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 Erin J. Neil (CRD #2732161) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 1 Cover Page

Please see previous page.

Item 2 Educational Background and Business Experience

Year of Birth: 1972

Educational Background:

- Master's in Business Administration, University of Phoenix: 2006
- Bachelor of Arts in Political Science, Arizona State University: 1997
- Bachelor of Arts in Women's Studies, Arizona State University: 1997

Business Background:

- Pacific Wealth Strategies Group, Inc., *President & Chief Compliance Officer*, 04/2020 to Present
- Pacific Wealth Strategies Group, Inc., *Vice-President*, 11/2010 – 04/2020
- Pacific Wealth Strategies Group, Inc., *Investment Adviser Representative*, 09/2007 to Present
- Cetera Investment Advisers, LLC DBA First Allied Advisory Services, *Investment Adviser Representative*, 11/2020 to 05/2022
- First Allied Advisory Services, Inc. – *Investment Adviser Representative*, 09/2020 to 11/2020
- First Allied Securities, Inc., *Registered Representative*, 05/2020 to 06/2022
- First Allied Securities, Inc., *Registered Sales Assistant*, 01/2011-04/2020

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. Ms. Neil has no information required to be disclosed under this Item.

Item 4 Other Business Activities

In addition to her job duties at PWSG, Erin Neil is an insurance agent with the State of California. This activity presents a conflict of interest because Ms. Neil has an incentive to recommend insurance products due to the compensation received. In addition to the commissions received, Ms. Neil 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 always act in the best interest of the client, 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.

Item 5 Additional Compensation

Outside of her ordinary compensation earned from her position with PWSG, Ms. Neil also owns 50% of the PWSG corporate entity and shares in the profits and losses of the firm.

Item 6 Supervision

Ms. Neil is the President and Chief Compliance Officer of PWSG, and therefore oversees and monitors the activities of all investment adviser representatives on a regular basis. Please contact Ms. Neil at 805-966-7775 if you have any questions about this brochure supplement.