

Dave Becker, ChFC®

Keystone Wealth Management

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Telephone: 319-883-3096

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dave Becker that supplements the Keystone Wealth Management brochure. You should have received a copy of that brochure. Contact us at 319-883-3096 if you did not receive Keystone Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Dave Becker (CRD # 3063973) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Dave Becker, ChFC®

Year of Birth: 1976

Formal Education After High School:

- Illinois State University, Bachelor of Science, 1998

Business Background:

- Keystone Wealth Management Inc., President since 10/2007
- Keystone Wealth Management, Investment Adviser Representative & Chief Compliance Officer, 05/2019 to Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 08/2019 to 12/2022
- Cetera Advisors LLC, Registered Representative & Investment Adviser Representative, 10/2007 to 05/2019

Certifications: **ChFC**

Chartered Financial Consultant® (ChFC®)

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Item 3 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. Mr. Becker was the rep of record for a client that filed a claim against a former broker/dealer where he was registered. Mr. Becker was not listed as a respondent in the Statement of Claim. As a result, he was not a party to the arbitration and did not participate in the arbitration process or contribute any proceeds toward the settlement. Additional information is available for your review at www.adviserinfo.sec.gov. Search for David Becker.

Item 4 Other Business Activities

Dave Becker is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Becker for insurance related activities. This presents a conflict of interest because Mr. Becker may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

As stated above, Dave Becker is separately licensed as an independent insurance agent. As such, he will earn commission-based compensation for selling insurance products, including insurance products he may sell to you. These can include fixed products. Insurance commissions earned by Mr. Becker are separate from our advisory fees. Mr. Becker does not charge advisory fees on the insurance products he sells to you.

Item 6 Supervision

As the only Investment Adviser Representative of Keystone Wealth Management, David Becker supervises the advisory activities of our firm. David Becker can be reached at 319-883-3096.

Item 7 Requirements for State Registered Advisers

Mr. Becker does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.