

Daniel Saur

D.R. Saur Financial, Inc.

12900 Preston Road

Suite 400

Dallas, Texas

75230

214.559.3944

www.drstur.com

Brochure Supplement

February 2020

This brochure supplement provides information about Daniel Saur that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact our Director of First Impressions if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Saur is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Daniel Saur

Year of birth: 1963

Formal education:

- Stephen F. Austin State University – 1985 - BAAS
- Dallas Theological Seminary – 1992 - ThM

Business background:

- D.R. Saur Financial, Inc. (10/93 to present) – Financial Advisor, President, Chairman of the Board

Exams taken:

- General Securities Exam, Series 2, February 1994
- Registered Investment Advisor Representative since 1994
- General Lines Agent. Life, Accident, Health, HMO, July 1997

Disciplinary Information

Registered investment advisors and management persons are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s management.

Mr. Saur was involved in a customer complaint in which the customer alleged inadequate due diligence and unsuitable recommendations. While Mr. Saur denies these allegations, the complaint was settled.

Mr. Saur was involved in a customer complaint in which the customer alleged the sale of non-registered securities products. Mr. Saur denies the customer's claim as federal and state law unequivocally stated, at the time of the sale, that the product was not a security, and thus properly characterized as an outside business activity under NASD Rule 3030. The complaint was settled.

Other Business Activities

In addition to his association with D.R. Saur Financial, Inc. Registered Investment Advisor, Mr. Saur is:

- a licensed insurance agent
- an investor in private debt and equity
- author

D.R. Saur Financial, Inc. offers a variety of products and services to its clients. While many people would view a variety of products and services available to the client as a great advantage, others could see a conflict of interest. Since there are various ways the advisor could receive compensation, there could be a conflict of interest if the advisor was intentionally trying to create one particular type of

income rather than another as his recommendation could be based on the type of income he wanted to receive rather than what is in the best interest of the client.

Clients are not required to do business with Mr. Saur in any of these capacities.

Additional Compensation

Mr. Saur receives compensation for his activities as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Daniel Saur is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Mr. Saur by requiring

that he adhere to processes and procedures as described in the firm’s Code of Ethics. Compliance officers will monitor the advice that Mr. Saur gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Mr. Saur aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Michael Welch

D.R. Saur Financial, Inc.

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Dallas, Texas

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Brochure Supplement

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This brochure supplement provides information about Michael Welch that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact our Director of First Impressions if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Welch is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Michael Welch

Year of birth: 1968

Formal education:

- Baylor University – 1991 - BA
- University of North Texas – 1999 - MBA

Business background:

- Fujitsu (06/99 to 04/06)- Senior Product Planner
- D.R. Saur Financial, Inc. (05/06 to present) – Financial Advisor, Vice President

Exams taken:

- General Lines Agent. Life, Accident, Health, HMO, May 2006
- Registered Investment Advisor Representative since 2006
- Uniform Investment Advisor Law Exam, Series 65, April 2006

Professional Designations:

Certified Financial Planner™ Practitioner, 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. 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, administered in 10 hours over a two-day period, 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 could be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.’s advisors. Michael Welch has no information applicable to this section.

Other Business Activities

In addition to his association with D.R. Saur Financial, Inc. Registered Investment Advisor, Mr. Welch is:

- a licensed insurance agent
- an independent contractor of Balancing Life’s Issues (BLI) (a corporate training organization)

D.R. Saur Financial, Inc. offers a variety of products and services to its clients. While many people would view a variety of products and services available to the client as a great advantage, others could see a conflict of interest. Since there are various ways the advisor could receive compensation, there could be a conflict of interest if the advisor was intentionally trying to create one particular type of income rather than another as his recommendation could be based on the type of income he wanted to receive rather than what is in the best interest of the client.

Clients are not required to do business with Mr. Welch in any of these capacities.

Additional Compensation

Mr. Welch receives compensation for his activities as an insurance agent and as an independent contractor with Balancing Life's Issues. This compensation is described under "Other Business Activities" above.

Supervision

Michael Welch is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at

214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Mr. Welch by requiring that he adhere to processes and procedures as described in the firm's Code of Ethics. Compliance officers will monitor the advice that Mr. Welch gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Mr. Welch aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Amy Walley
D.R. Saur Financial, Inc.

*12900 Preston Road
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Brochure Supplement

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This brochure supplement provides information about Amy Walley that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact our Director of First Impressions if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Amy Walley is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Amy Walley

Year of birth: 1986

Formal education:

- Stephen F. Austin State University
– 2009 - BBA, Finance

Business background:

- FCA Corp. (05/08-11/11)
Senior Financial Planning
Associate
- D.R. Saur Financial, Inc. (12/11 to
present) – Financial Planning
Associate

Exams taken:

- Uniform Investment Advisor Law
Exam, Series 65, October 2009

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Amy Walley has no information applicable to this section.

Other Business Activities

Ms. Walley has no other business activities outside D.R. Saur Financial, Inc.

Additional Compensation

Amy Walley does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Supervision

Amy Walley is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Ms. Walley by requiring that she adhere to processes and procedures as described in the firm's Code of Ethics. Compliance officers will monitor the advice that Ms. Walley gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Ms. Walley aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Haley Rodriques

D.R. Saur Financial, Inc.

12900 Preston Road

Suite 400

Dallas, Texas

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Brochure Supplement

February 2020

This brochure supplement provides information about Haley Rodriques that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact our Director of First Impressions if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Haley Rodriques is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Haley Rodriques

Year of birth: 1986

Formal education:

- Texas Tech University – 2008 - BS, Personal Financial Planning
- Texas Tech University – 2010 - MS, Personal Financial Planning

Business background:

- Saunders and Associates Financial Management (05/07-08-07, 12/07) Intern
- Vista Bank (04/08-05/10) Deposit Operations Clerk
- Efficient Wealth Management (06/10-05/12) Junior Financial Advisor/Client Services Manager
- D.R. Saur Financial, Inc. (05/12 to present) – Financial Advisor

Exams taken:

- Uniform Investment Advisor Law Exam, Series 65, June 2012

Professional Designations:

Certified Financial Planner[™] *Practitioner*, 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. Currently, more than 62,000 individuals have obtained CFP[®] certification in the United States. 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, administered in 10 hours over a two-day period, 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 could be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Haley Rodriques has no information applicable to this section.

Other Business Activities

Ms. Rodriques has no other business activities outside D.R. Saur Financial, Inc.

Additional Compensation

Ms. Rodriques receives no additional compensation for outside business activities.

Supervision

Haley Rodriques is supervised by the

compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Ms. Rodriques by requiring that she adhere to processes and procedures as described in the firm's Code of Ethics. Compliance officers will monitor the advice that Ms. Rodriques gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Ms. Rodriques aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Matthew Wolfe
D.R. Saur Financial, Inc.

*12900 Preston Road
Suite 400
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Brochure Supplement

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This brochure supplement provides information about Matthew Wolfe that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact our Director of First Impressions if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Wolfe is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Matthew Wolfe

Year of birth: 1985

Formal education:

- University of North Texas – 2008 - BBA, Finance
- Charis Bible College – 2013 – BBS, Biblical Studies

Business background:

- Wells Fargo (8/10-10-12) – Teller
- Markit (3/13-8/13) – Client Analyst
- Zurich North America (8/13-8/15) – Insurance Claims Adjuster
- JP Morgan Chase (9/15-3/16) – Data Entry Specialist
- D.R. Saur Financial, Inc. (3/16 to present) – Financial Advisor

Exams taken:

- Uniform Investment Advisor Law Exam, Series 65, February 2016
- General Lines Agent, Life, Accident, Health, HMO, May 2016

Professional Designations:

Certified Financial Planner[™] *Practitioner*, 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. Currently, more than 62,000 individuals have obtained CFP[®] certification in the United States. 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, administered in 10 hours over a two-day period, 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 could be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Kingdom Advisor®, *CKA®* is a professional designation granted by Kingdom Advisors, Inc., a not-for-profit organization established in 2003, to individuals who have satisfied the following requirements:

Prerequisites:

Candidates must sign a Statement of Faith, obtain a letter of reference from a pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal

stewardship and submit two client references.

Experience Requirements:

Candidates must either hold one of the following industry approved designations: CFP[®], ChFC[®], CPA, CPA/PFS, EA, CFA, CIMA[®], AAMS, CLU[®], JD or hold 10 years of experience in the professional discipline in which they applied for the CKA[®] designation. Disciplines include insurance, investments, accounting, law and financial planning.

Educational Requirements:

Complete the 60-hour CKA[®] Educational Program, a 3-credit hour equivalent certificate program offered by Indiana Wesleyan University.

Educational Type:

National proctored exam

Continuing Education:

10 hours of continuing education each year

Ethics & Public Disciplinary Process:

Kingdom Advisors (KA) requires all Certified Kingdom Advisor[®] designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the Certified Kingdom Advisor[®] designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of public disciplinary procedures to

oversee the investigation of potential violations of such principles.

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Matthew Wolfe has no information applicable to this section.

Other Business Activities

Mr. Wolfe has no other business activities outside D.R. Saur Financial, Inc.

Additional Compensation

Mr. Wolfe does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Supervision

Matthew Wolfe is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Mr. Wolfe by requiring that he adhere to processes and procedures as described in the firm's Code of Ethics. Compliance officers will monitor the advice that

Mr. Wolfe gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Mr. Wolfe aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence.