

*This brochure supplement provides information about Keythe Elizabeth Ward-Aguilar that supplements the ProCore Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Keythe Elizabeth Ward-Aguilar if you did not receive ProCore Advisors, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Keythe Elizabeth Ward-Aguilar is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **ProCore Advisors, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Keythe Elizabeth Ward-Aguilar**

Personal CRD Number: 2571048

Investment Adviser Representative

ProCore Advisors, LLC  
1101 Dove Street Suite 100  
Newport Beach, CA 92660  
(949) 339-2990  
[keythe@procoreadvisors.com](mailto:keythe@procoreadvisors.com)

UPDATED: 06/23/2017

## Item 2. Educational Background and Business Experience

**Name:** Keythe Elizabeth Ward-Aguilar, born: 1949

### **Educational Background and Professional Designations: Education:**

University of Colorado, American College, CFP®

### **Designations:**

#### **CFP® - Certified Financial Planner**

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:

- i. 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
- ii. 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 Background:**

10/2017 - Present	Managing Member & Chief Compliance Officer Investment Adviser Representative ProCore Advisors, LLC
11/2009 - Present	Investment Adviser Representative Partnervest Advisory Services, LLC
05/2006 – 11/2009	Investment Adviser Representative Linsco Private Ledger
04/1999 – 05/2006	Registered Representative AXA Advisors, LLC

**Item 3. Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

**Item 4. Other Business Activities**

Keythe Ward-Aguilar is a licensed insurance agent. From time to time, she will offer clients advice on non-variable insurance products from this activity through various carriers including Aetna, Anthem Bluecross, BlueShield, Brighthouse Life and Protective Life. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. ProCore Advisors, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of ProCore Advisors, LLC in their capacity as a licensed insurance agent.

Keythe Ward-Aguilar participates in marketing activities via Ward Aguilar Financial, DBA.

**Item 5. Additional Compensation**

Keythe Elizabeth Ward-Aguilar does not receive any economic benefit from any person, company, or organization, other than ProCore Advisors, LLC in exchange for providing clients advisory services through ProCore Advisors, LLC.

## **Item 6. Supervision**

As the Chief Compliance Officer of ProCore Advisors, LLC, Keythe Elizabeth Ward-Aguilar supervises all activities of the firm. Keythe Elizabeth Ward-Aguilar's contact information is on the cover page of this disclosure document. Keythe Elizabeth Ward-Aguilar adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

## **Item 7. Items Required for State Registered Advisors**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Keythe Elizabeth Ward-Aguilar has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Keythe Elizabeth Ward-Aguilar has been the subject of a bankruptcy:

Keythe Elizabeth Ward-Aguilar was the subject of a Chapter 7 bankruptcy petition that was filed on 4/23/1993 and discharged on 05/25/1993.

***This brochure supplement provides information about Bryan David Ward that supplements the ProCore Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Bryan David Ward if you did not receive ProCore Advisors, LLC's brochure or if you have any questions about the contents of this supplement.***

***Additional information about Bryan David Ward is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***

## **ProCore Advisors, LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Bryan David Ward**

Personal CRD Number: 4603919

Investment Adviser Representative

ProCore Advisors, LLC  
1101 Dove Street Suite 100  
Newport Beach, CA 92660  
949-339-2990  
[bryan@procoreadvisors.com](mailto:bryan@procoreadvisors.com)

UPDATED: 06/23/2017

## Item 2: Educational Background and Business Experience

**Name:** Bryan David Ward, born 1977

### **Educational Background and Professional Designations:**

#### **Education:**

Professional Degree Investment Management, Wharton School of University of Pennsylvania - 2009

Masters Financial Planning, UC Los Angeles - 2007

Bachelor of Science Criminal Justice, CSU Long Beach - 2000

#### **Designations:**

#### **CFP® - Certified Financial Planner**

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- 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:

- i. 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
- ii. 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.

**CIMA®**, Certified Investment Management Analyst® certification covers five core topic areas and requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics. Applicants must complete five steps in order to earn the certification.

### **Business Background:**

10/2017 - Present	Investment Adviser Representative ProCore Advisors, LLC
10/2012 - Present	Managing Partner Partnervest Advisory Services LLC
07/2013 – 08/2014	Investment Adviser Representative Banc of the West
07/2013 – 08/2014	Registered Representative Bancwest Investment Services, Inc.
02/2006 – 10/2012	Registered Representative City National Securities, Inc.
03/2005 - 09/2012	VP Private Client Advisor City National Bank

### **Item 3. Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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

Bryan David Ward is an independent licensed insurance agent, and from time to time, will offer clients advice or non-variable insurance products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. PCA always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of PCA in connection with such individual's activities outside of PCA.

Bryan Ward participates in marketing activities via Ward Aguilar Financial. DBA.

## **Item 5. Additional Compensation**

Bryan David Ward does not receive any economic benefit from any person, company, or organization, other than ProCore Advisors, LLC in exchange for providing clients advisory services through ProCore Advisors, LLC.

## **Item 6. Supervision**

As a representative of ProCore Advisors, LLC, Bryan David Ward is supervised by Keythe Ward-Aguilar, the firm's Chief Compliance Officer. Keythe Ward-Aguilar is responsible for ensuring that Bryan David Ward adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Keythe Ward-Aguilar is (949) 339-2990.

## **Item 7. Items Required for State Registered Advisors**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Bryan David Ward has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Bryan David Ward has been the subject of a bankruptcy:  
Bryan David Ward was the subject of a Chapter 7 bankruptcy petition that was filed on 1/19/2016 and discharged on 05/16/2016.