

**Charles W. Rawl, CFP<sup>®</sup>, ChFC<sup>®</sup>, RICP<sup>®</sup>**

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**Sunbelt Securities, Inc.**

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## **Part 2B of Form ADV: Brochure Supplement**

February 2019

This Brochure Supplement (“Supplement”) provides information about Charles Rawl that supplements the SUNBELT SECURITIES, INC. (“Sunbelt”) Form ADV Part 2A Brochure (“Brochure”). You should have received a copy of that Brochure. Please contact the Investment Advisory Compliance Department at 713-965-9510 if you did not receive Sunbelt’s Brochure or if you have any questions about the contents of this Supplement.

Additional information about Charles Rawl is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles W. Rawl, CFP<sup>®</sup>, ChFC<sup>®</sup>, RICP<sup>®</sup>

**Year of birth:** 1959

### Post High School Education:

College/University Name:	Dates Attended:	Certificate/Degree Earned:
University of Texas at Austin	1977 - 1981	Bachelor of Business Administration, Finance

### Five Year Business Background:

Company Name:	Dates:	Position/Title:
Sunbelt Securities, Inc.	2009 – Present	Financial Advisor
Charles W. Rawl & Assoc. (DBA)	January 2013 – Present	Financial Advisor

### Professional Designations:

Professional Designation:	Date Earned:
Retirement Income Certified Professional <sup>®</sup> , RICP <sup>®</sup>	05/01/2018
CERTIFIED FINANCIAL PLANNER <sup>™</sup> , CFP <sup>®</sup>	01/31/2000
Chartered Financial Consultant <sup>®</sup> , ChFC <sup>®</sup>	08/01/1997

**Certified Financial Planner (“CFP”).** The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the “CFP<sup>®</sup> marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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<sup>®</sup> 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 and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, include 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 may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**The Chartered Financial Consultant (ChFC®)** designation is the end certification of the Chartered Financial Consultant program, comprised of nine or more college-level courses on all aspects of financial planning. It is offered by The American College, a non-profit educator with the highest level of academic accreditation.

### **Program Learning Objectives**

Upon completion of this program, the student should be able to:

1. Function as an ethical, competent and articulate practitioner in the field of financial planning
2. Demonstrate mastery of the core financial planning knowledge required of a Certified Financial Planner® by passing the CFP® certification exam
3. Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies throughout one’s career in financial services
4. Apply financial planning theory and techniques through the development of case

- studies and solutions
5. Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or nonqualified deferred compensation.

The average study time for the program is over 400 hours and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years, adhere to strict ethical standards, and meet extensive experience requirements to ensure the holder of the ChFC® will provide professional financial advice to their clients.

**RICP® (Retirement Income Certified Professional®)** designee is trained to understand how to structure effective retirement income plans, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years.

**Educational Requirements:** Requires three college-level courses with anticipated total study and preparation time of 150 hours. The three courses are: Retirement Income Process, Strategies & Solutions; Sources of Retirement Income; and Managing the Retirement Income Plan.

**Prerequisites/Experience:** Requires three years of full-time, relevant business experience.

**Ethics:** Designees must adhere to The American College's Code of Ethics, which includes the following professional pledge: "I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

**Examinations:** Requires three closed-book, course-specific, two-hour proctored exams.

**Continuing Education:** 30 hours of continuing education (including 1 ethics) credits every two years.

**Enforcement:** Designation may be removed for unethical conduct through the Certification Committee of The American College's Board of Trustees.

**Accreditation:** The American College has the highest level of academic accreditation – regional accreditation – through the Middle States Commission on Higher Education.

**Issuing Institution:** The American College, an accredited non-profit educational institution since 1927, confers the RICP®. The College has a full-time faculty of industry experts and is the leading educator of financial professionals in the United States.

### ITEM 3: DISCIPLINARY INFORMATION

Sunbelt is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

No disciplinary information as it relates to the advisory practice.

### ITEM 4: OTHER BUSINESS ACTIVITIES

Charles Rawl is affiliated with Sunbelt as a Registered Person. Sunbelt is registered as a full service general securities broker/dealer and a member of the Financial Industry Regulatory Authority, Inc. (“FINRA”) and as a Registered Investment Adviser with the U.S. Securities and Exchange Commission (“SEC”). Registered Persons affiliated with Sunbelt recommend certain securities for which they receive a commission, markup or markdown. Registered Persons affiliated with Sunbelt that offer various advisory services for which they receive a fee are called Investment Advisory Representatives (“IARs”). Commissions/markups/markdowns for effecting securities transactions are separate and apart from the fees charged by Sunbelt’s IARs for advisory services.

Sunbelt and the IAR may receive compensation from the sale of securities or other investment products, including but not limited to: investment company securities, variable products, or other assets purchased within advisory accounts. Additionally, these products may have additional internal expenses such as custodial fees, account maintenance fees and/or a portion of fund manager fees that the client will pay indirectly through the cost of the fund. This compensation may be in addition to any advisory fee and may result in increased costs to the client. This practice presents a perceived conflict of interest, however Sunbelt has implemented a policy that states that IARs may not receive commissions and advisory fees simultaneously for products purchased through an advisory account.

Charles Rawl is currently engaged in the following businesses/occupations and receives compensation for these activities:

Outside Business Activity:	Active (“Y” or “N”)	Percentage of Time Spent:	Percentage of Income Earned:
OBA - Charles W Rawl & Associates, LLC	Y	75%	75%
OBA - Charles W Rawl & Associates, LLC (Insurance)	Y	25%	25%

Please note that the compensation that the IAR receives for participating in the activities listed above is separate and distinct from the advisory fees that they receive when performing investment advisory services through Sunbelt.

### ITEM 5: ADDITIONAL COMPENSATION

Sunbelt has developed several programs designed to allow Sunbelt’s IARs to recommend and select unaffiliated investment advisers for Clients. Whenever an unaffiliated investment adviser

is selected to manage all or a portion of the Client's assets, the outside investment adviser will be paid a portion of the fees the Client is charged and Sunbelt and its IAR will also receive a portion of the fees the Client is charged. While Sunbelt's IARs endeavor at all times to put the interests of their Clients first as a part of Sunbelt's fiduciary duty, Clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect the judgment of the IAR when making recommendations.

Please refer to Sunbelt's Form ADV Part 2A Brochure ("Brochure") for additional information related to compensation and fees.

**ITEM 6: SUPERVISION**

<u>Raymond Miller</u>	<u>Compliance Officer</u>	<u>713-965-9510</u>
Principal's Name	Principal's Title	Telephone Number

Office of Supervisory Jurisdiction Managers ("OSJ Managers") and Supervising Principals, collectively "Principals," may be designated as the immediate supervisors of IARs. Sunbelt's Principals supervise the IARs that are assigned to them by reviewing certain new account documentation for suitability and use systems to ensure that the transactions are appropriate. The Principal designated by Sunbelt and listed above is responsible for the day-to-day management and supervision of the activities of Charles Rawl.



Sunbelt values your business. If you have any questions that are not addressed in this Brochure Supplement, please contact your IAR.