



Independent Wealth Network

Item 1

Charles Garrett Morgan

Archer Financial Partners
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Lubbock, TX 79424
(806) 407-3340

Independent Wealth Network, Inc., 2530 NW 128th Street, Urbandale, IA 50322

(515) 461-5123

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This ADV Part 2B brochure provides information about **Charles Garrett Morgan** that supplements the Independent Wealth Network, Inc. ADV Part 2A brochure. You should have received a copy of that brochure. Please contact us at (515) 461-5123 or compliance@indwealth.net if you did not receive the Independent Wealth Network, Inc. brochure or if you have any questions about the content of this supplement.

Additional information about **Charles Garret Morgan** is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Year of Birth: 1983

Formal Education beyond high school:

- Texas Tech University, Lubbock, TX – Bachelor of Science in Personal Financial Planning - 2007
- FINRA Exams Passed: Series 7, 66, and SIE
- Life, Accident, Health, and HMO Insurance Licensed

Business Background for the past 5 years:

- Archer Financial Partners – Financial Adviser – 09/2018 to present
- Independent Wealth Network, Inc. – Investment Advisor - 09/2018 to present
- McDermott Investment Services, LLC. – Registered Representative – 01/2019 to present
- Broker’s International Financial Services, LLC. – Registered Representative – 09/2018 to 01/2019

Item 3 Disciplinary Actions

List any legal or disciplinary event, which occurred during the previous 10 years. **None**

Item 4 Other Business Activities

Other capacities in which you participate in investment-related business and the material conflicts of interest this presents:

I am a financial advisor, using the name of Archer Financial Partners as both an Investment Adviser Representative of Independent Wealth Network, Inc. for fee-based advisory relationships, and as a Registered Representative of McDermott Investment Services, LLC. for transactional commission-based relationships. Clients choose the program (fee-based or commission-based) that fits their investment objective.

I am a licensed insurance agent using the name of Archer Financial Partners to provide insurance products which generate sales commission.

Archer Financial Partners, McDermott Investment Services, and Independent Wealth Network, Inc. are not affiliated.

Item 5 **Additional Compensation**

Any other activities if they involve more than 10% of your time or compensation. **None.**

Consistent with firm policies, I may attend training events, due diligence meetings, and other events provided and paid for by the sponsors of mutual funds or other investment products, which I may recommend to my clients. The receipt of this cash or non-cash compensation may create an incentive to recommend these investment products.

Investment Adviser Representatives are required to act in the best interest of the clients and are required to only recommend investment advisory programs, investment products and securities that are suitable for each client based upon the client's investment objectives, risk tolerance, and financial situation and needs.

Investment Adviser Representatives may also refer clients and prospective clients to a separate disclosure document that the client has or will receive that sets out a more detailed explanation of the material risks of investment strategies or methods of analysis that are or will be used to manage the client's account.

Item 6 **Supervision**

Clients complete an Investment Policy Statement (IPS) as part of their Investment Advisory Agreement which they acknowledge and sign. The Investment Advisor Representative relies on this information when providing advice and services to the client. It is the client's responsibility to inform their Advisor when their financial profile, goals, or objectives change.

The firm employs automated account supervision processes to identify potential variations from the clients' stated goals and objectives stated in the IPS.

The supervisor and compliance officer is Arthur L. Dinkin, President & CCO (515) 461-5123