



Independent Wealth Network

Item 1

Timothy J. Oberley, Sr.

Capital Insurance & Financial Services, LLC.
6319 Mutual Dr. Ste. H
Ft. Wayne, IN 46825
(260) 418-0124

Independent Wealth Network, Inc., 2350 NW 128th Street, Urbandale, IA 50323

(515) 461-5123

January 1, 2025

This ADV Part 2B brochure provides information about **Timothy J. Oberley, Sr.** 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 **Timothy J. Oberley, Sr.** is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Year of Birth: 1967

Formal Education beyond high school:

- Indiana University – Bloomington, IN – History, English and Political Science – 1987 to 1992
- FINRA Exams Passed: Series 7, 24, 63, 66, and SIE
- Life, Health, and Variable Insurance Licensed

Chartered Retirement Planning Counselor – CRPC® - 2011

A professional designation awarded by the College for Financial Planning by completing a study program and passing a final multiple-choice examination. Advisers gain in-depth knowledge of individuals' needs both before and after retirement. The study program to become a CRPC covers the entire retirement planning process, including meeting multiple financial objectives, sources of retirement income, personal savings, employer-sponsored retirement plans, income taxes, retirement cash flow, asset management, estate planning.

Business Background for the past 5 years:

- Capital Insurance & Financial Services, LLC. – Investment Adviser Representative – 02/2021 to present
- Independent Wealth Network, Inc. – Investment Adviser Representative – 02/2021 to present
- LaSalle Street Investment Advisors, LLC. – Investment Adviser Representative – 01/2013 to 02/2021
- LaSalle Street Securities, LLC. – Investment Adviser Representative – 01/2013 to 02/2021

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:

Operating under the name Capital Financial & Insurance Services, LLC., Timothy is an Investment Adviser Representative of Independent Wealth Network, Inc. for fee-based advisory relationships.

Timothy is also a licensed insurance agent operating under the name of Capital Financial & Insurance Services, LLC. that provides insurance products which generate a sales commission.

Capital Insurance & Financial Services, LLC. 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:

Visions in Renovations, LLC. – Real Estate – Owner

Consistent with firm policies, Timothy 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 he may recommend to 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 Adviser Representative (IAR) relies on this information when providing advice and services to the client. It is the client's responsibility to inform their IAR 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 Andrew Endelman, President & CCO (515) 461-5123