



Independent Wealth Network

Item 1

Jeff Bone

Principled Wealth Management
4220 Duncan Ave. Ste. 201
St. Louis, MO 63110
(314)228-2850

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

(515) 461-5123

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This ADV Part 2B brochure provides information about **Jeff Bone** 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 **Jeff Bone** 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:

- Louisiana State University – Baton Rouge, LA - Certified Public Accountant – 12/2006
- FINRA Exams Passed: Series 6, 7, and 63

Business Background for the past 5 years:

- Principled Wealth Management – Investment Adviser Representative – 06/2025 to present
- Independent Wealth Network, Inc. – Investment Adviser Representative – 06/2025 to present
- FRA Wealth Management, LLC. – Registered Representative – 02/2025 to 06/2025
- Unemployed – 10/2024 to 02/2025
- Northwestern Mutual Investment Services – Registered Representative – 04/2024 to 10/2024
- Unemployed – 01/2024 to 04/2024
- Infinex Investments, Inc. – Registered Representative – 10/2022 to 01/2024
- First Bank – Private Wealth Advisor – 09/2022 to 01/2024
- US Bancorp Investments – Wealth Management Advisor – 07/2021 to 09/2022
- Allstate Financial – Financial Advisor – 12/2019 to 07/2021

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 of Principled Wealth Management., Jeff is an Investment Adviser Representative of Independent Wealth Network, Inc. for fee-based advisory relationships.

Principled Wealth Management 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.

- **Principled Risk Partners, LLC. – Insurance and Annuity – 06/2025**

Consistent with firm policies, Jeff 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