



Independent Wealth Network

Item 1

**Jeff Bone, CFP®**

Principled Wealth Management  
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Chesterfield, MO 63005  
(314) 228-2850

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

(515) 461-5123

March 20, 2026

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](mailto: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](http://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

### **CERTIFIED FINANCIAL PLANNER™ (CFP®) - September 2002**

Art is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, may refer as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

#### **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**