

# **E|FINANCIAL ALLIANCE, LLC**

## **FIRM BROCHURE (ADV PART 2A)**

**MARCH 9, 2022**

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This brochure provides information about the qualifications and business practices of E|Financial Alliance, LLC. If you have any questions about the contents of this brochure, please contact Mitchell K. Anderson at (615) 224-8534 or [Mitch@efinancialalliance.com](mailto:Mitch@efinancialalliance.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

E|Financial Alliance, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about E|Financial Alliance, LLC is available on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for E|Financial Alliance, LLC is 161352.

## **2. MATERIAL CHANGES**

We have no material changes to report since our firm's last annual update on March 4, 2021.

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#### **4. ADVISORY BUSINESS**

##### **A. OWNERSHIP/ADVISORY HISTORY**

E|Financial Alliance, LLC is a Tennessee Limited Liability Company formed in January 2012. It was subsequently registered as a Tennessee investment adviser. Mitchell K. Anderson and Destin Tompkins are the firm's owners. Additional information about Mr. Anderson and Mr. Tompkins can be found under Item 19 and the attached Supplemental Brochures.

##### **B. ADVISORY SERVICES OFFERED**

We provide clients with a financial plan and a portfolio management services for one fee. Prior to the Adviser-Client relationship, we may offer a complimentary general consultation to discuss services available, to give a prospective client time to review services desired, and to determine the possibility of a potential relationship. Investment advisory services begin only after we formalize the relationship with the client by properly executing client Agreement.

###### **i. PORTFOLIO MANAGEMENT**

We manage individualized portfolios for our clients. We work with each client to formulate an individualized portfolio based upon his/her objectives, time frame, risk parameters and other investment considerations. We use marketable securities such as bonds, certificates of deposit, equity linked certificates of deposit, exchange traded funds, mutual funds, stocks and unit investment trusts. Our investment philosophy is to use principals of value, safety and quality to seek investment options globally. We place heavy emphasis on risk control, believing that avoiding losses allows appreciation potential of investments to be realized.

Our portfolio management services are discretionary. Through our discretionary portfolio management, we are authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include the determination of securities to be purchased or sold and the amount of securities to be purchased or sold. Once the portfolio is constructed, we will monitor the portfolio as changes in market conditions and client circumstances may require.

###### **ii. FINANCIAL PLANNING**

We offer financial planning to our clients. This involves a multiple meeting process that results in a written financial plan for the client. Financial Planning services typically focus on one or more specific areas such as financial and cash management, risk management, financial issues relating to divorce or death of a family member, insurance planning, estate planning, tax issues, retirement planning, educational funding, goal setting, wealth management, business exit strategies, or other needs identified by the client or by our review of the client's financial circumstances. Through discussion with the client and/or questionnaires, we will collect pertinent data, identify goals, objectives, financial concerns and potential solutions. We will present the client with a written analysis. During the planning services, we may make recommendations regarding implementation of the financial strategies discussed.

iii. CORPORATE QUALIFIED PLANS

We offer ERISA non-fiduciary services to our corporate qualified plan clients. The services may include: education services to the plan’s committee members; participant education services; third party benchmarking services; plan search support; review of fiduciary liability insurance coverage, monitoring of qualified fiduciaries; and participant advice. The services are negotiable and may vary from client to client.

C. TAILORED SERVICES

Our services are individualized to each client. However, we generally do not allow clients to place restrictions on the types of securities held in their accounts.

D. WRAP PROGRAM

We do not sponsor a wrap program. This section is not applicable.

E. CLIENT ASSETS MANAGED

As of January 11, 2022, we manage \$116,000,000 in discretionary assets.

**5. FEES AND COMPENSATION**

A. PORTFOLIO MANAGEMENT SERVICES

Fees for accounts are calculated and billed quarterly in advance using the annualized rates below.

<b>Custodian Reported Value of Account</b>	<b>Management Fee</b>
Up to \$100,000	1.95%
\$100,000.01 to \$250,000	1.25%
\$250,000.01 to \$1,000,000	1.00%
\$1,000,000.01 and \$2,500,000	0.85%
\$2,500,000.01 to \$10,000,000	0.65%
Above \$10,000,000	0.50%

The management fee is tiered. A tiered fee means the applicable rate will be applied to the fair market value in each applicable range of account value. For example, an account with a month end value of \$200,000.00 will be charged 1.95% on the first \$100,000.00 and 1.25% on the next \$100,000.00. The fee is negotiable.

The pro-rated initial quarter’s management fee will be calculated on the Account’s initial value as reported by the account’s custodian. Thereafter, the management fee will be calculated on the Account’s previous quarter’s end value as reported by the Account’s custodian.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire

transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the Firm's fee and it will not receive any portion of these commissions, fees, and costs. For more information about the firm's brokerage practice please see Item 12.A.

A client may terminate the Investment Management Agreement for any reason at any time and, within the first five (5) business days after signing the contract, without any cost or penalty. Thereafter, the contract may be terminated at any time by giving ten (10) days written notice. Upon termination, fees will be prorated for the number of days that services were rendered on the Account's valuation as of the termination date. To cancel the agreement, the client must notify firm in writing at to E|Financial Alliance, LLC, 106 Mission Court, Suite 703, Franklin, TN 37067 and return any materials received to that date.

#### B. FINANCIAL PLANNING

The aforementioned services are provided on a fixed or hourly fee basis in accordance with the following fee schedule:

**Hourly Fee:** We assess an hourly rate of \$250 an hour for financial planning services when clients request one or two of the financial planning modules or when a client requests a planning service not covered by a module. The number of hours will vary depending upon the complexity of the financial situation, the estimate of hours involved, including preparation and research, areas to be specified and estimated in the written agreement for services. The hourly fee can be negotiated with the client.

**Fixed Fee:** For a more complex situation we assess a fixed fee that ranges from \$5,000 to \$10,000. The fixed fee will vary depending upon the complexity of the financial situation, the estimate of hours involved, including preparation and research, areas to be specified and estimated in the written agreement for services. The fixed fee can be negotiated with the client.

All fees for planning services are agreed upon in advance in writing and due at that time.

The client may cancel the financial planning agreement for any reason during the first five (5) days from the date of signing the agreement and will receive a refund of 100% of all fees paid without cost or penalty. After the first five (5) business days, written termination will result in a pro-rated refund of any prepaid and unearned fee to the client based upon the number of hours worked on the financial plan at rate of \$250 per hour. To cancel the agreement, the client must notify firm in writing at to E|Financial Alliance, LLC, 106 Mission Court, Suite 703, Franklin, TN 37067 and return any materials received to that date.

#### C. CORPORATE QUALIFIED PLANS

The aforementioned corporate qualified plan services are provided on at an hourly fee rate, flat fee or as an annual percentage of assets in the qualified plan. The hourly fee rate and flat fee below are billed at the end of each month.

**Hourly Fee:** We assess an hourly rate of \$250 an hour.

**Minimum HSA Account Fee:** We assess a flat fee of \$150 for this service.

**401K Loan Fee:** We assess a flat fee of \$240 for this service.

**401k Minimum Annual Account Fee:** \$240

**Expedited Distribution Request:** We assess a flat fee of \$50 for this service.

**IRA Early Withdrawal Fee:** We assess a flat fee of \$150 for this service.

**Annual Percentage of Plan Assets Fee:** The annual percentage of plan assets fee is 1.00%. The fee is negotiable based on the size of the plan and/or the number of participants. The fee is billed by invoice to the plan sponsor at the end of each month. The invoice is due within 30 days of receipt.

The client may cancel the corporate qualified plan agreement for any reason during the first five (5) business days from the date of signing the agreement and will receive a refund of 100% of all fees paid without cost or penalty. After the first five (5) business days, the contract may be terminated at any time by giving ten (10) days written notice. Upon termination, fees will be prorated for the number of days that services were rendered on the Account's valuation as of the termination date. The client will receive an invoice for the services render. The invoice will be due upon receipt. To cancel the agreement, the client must notify firm in writing at to E|Financial Alliance, LLC, 106 Mission Court, Suite 703, Franklin, TN 37067 and return any materials received to that date.

#### RETIREMENT ROLLOVER CONFLICTS OF INTEREST

When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

#### **6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT**

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

#### **7. TYPES OF CLIENTS**

We offer our services to individuals, trusts, estates, pension and profit sharing plans, corporations and other businesses. We generally require a minimum account size of \$100,000. However, the minimum may be waived at our discretion.

#### **8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

##### **A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES**

We use asset allocation analysis to form client portfolios. Asset Allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon among various asset classes. The asset classes typically include equities, fixed-income, and cash and equivalents. Each class has different levels of risk and return, so each will behave differently over time.

Our analysis of securities and advice relating thereto may be based upon information obtained from financial newspapers and magazines, research materials prepared by others, corporate ratings services, and annual reports, prospectuses and filings made with the Securities and Exchange Commission. We also utilize computer models for performance analysis, asset allocation and risk management.

#### B. RECOMMENDED SECURITIES AND INVESTMENT RISKS

We use several types of securities in our clients' accounts. These securities may include, but are not limited to, the following: Bonds and other corporate debt instruments; Exchange Traded Funds; Mutual Funds such as Large Cap Growth, Large Cap Value, Mid Cap Growth, Mid Cap Value, Small Cap Growth, Small Cap Value, Income, Bond, Real Estate and others; Government Debt instruments including Treasury Bills and Municipal securities; Stocks; Preferred Stock; High Yield Debt; Domestic Fixed Income; Unit Investment Trusts; Money Market Funds and Cash.

All investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear**. While we use investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. A client's needs to ask questions about risks he/she does not understand, we would be pleased to discuss them.

We strive to render its best judgment on behalf of our clients. Still, we cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser but is not a reliable predictor of future performance. We continuously strive to provide outstanding long-term investment performance, but many economic and market variables beyond its control can affect the performance of an investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. A client's account performance could be hurt by:

- **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.



- **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates.
- **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
- **Liquidity risk:** Liquidity risk exists when particular investments would be difficult to purchase or sell, possibly preventing the Fund from selling such illiquid securities at an advantageous time or price, or possibly requiring the Firm to dispose of other investments at unfavorable times or prices in order to satisfy its obligations. This can be the case with limited partnerships, real estate investment trusts and unit investment trusts.
- **International investing risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.

## 9. DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events within the past 10-years that would be material to your evaluation of the Adviser or the integrity of its management.

We have no information applicable to this Item because we have not been the any administrative, civil, criminal or regulatory proceedings.

## 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

### A. BROKER-DEALER AFFILIATIONS

We are not affiliated with a broker-dealer.

### B. FUTURES/COMMODITIES FIRM AFFILIATION

We are not affiliated with a futures or commodities broker.

### C. OTHER INDUSTRY AFFILIATIONS

We do not have any other industry affiliations.

### D. SELECTION AND MONITORING OF THIRD PARTY INVESTMENT ADVISERS

We do not recommend the services of a third party investment advisers for our clients.

## 11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND

## **PERSONAL TRADING**

### **A. DESCRIPTION**

Our Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Our Code of Ethics covers all supervised persons and it describes its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

### **B. MATERIAL INTEREST IN SECURITIES**

We do not have a material interest in any securities. Additionally, it is our policy that we will not affect any principal or agency cross securities transactions for client accounts. We will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

### **C. INVESTING IN OR RECOMMENDING THE SAME SECURITIES**

Our owners, Mr. Anderson and Mr. Tompkins, may, from time to time, buy or sell for his own accounts securities that are the same as, similar, or different than those that his clients purchase or sell. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. The securities traded are typically broadly traded, large scale securities (not penny stocks) and/or mutual funds in which proprietary trades will not affect market prices. Nonetheless, client transactions will precede those orders placed for any proprietary trades. Mr. Anderson and Mr. Tompkins are aware of his fiduciary duty to his clients and the prohibitions against the use of any insider information. We keep records of all associates' proprietary trading activities and make them available to regulators to review on the premises. Whenever we deem that there may appear to be a conflict of interest, we will inform affected clients of the holdings involved prior to placing any orders.

## **12. BROKERAGE PRACTICES**

### **A. RECOMMENDED BROKERAGE**

We participate in the institutional advisor program (the “Program”) offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC (“TD Ameritrade”), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the Program. Some of the primary considerations we consider when recommending a custodian and broker are: rates charged by other brokers that provide clearing or custody services for registered investment advisers; reputation and financial strength; breadth and depth of available products, with an important factor being the broker’s no-transaction-fee mutual fund universe; accuracy with which transactions are processed; customer service responsiveness; availability of technology solutions interoperable with our systems and suitable for managing multiple accounts; as well as client satisfaction. We are not affiliated with the brokerage and broker does not supervise us, our agents or activities. We periodically evaluate the foregoing factors, and while we may conclude based on our review that commission rates paid by clients are reasonable, lower commissions may be available from other brokers or in conjunction with retail (non-advisory) accounts, and certain mutual funds that carry a transaction fee may be available on a no-transaction-fee basis from other brokers or directly from the fund company.

#### **i. RESEARCH AND SOFT DOLLARS BENEFITS**

“Soft dollars” are defined as a form of payment investment firms can use to pay for goods and services such as news subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. In order to stem the potential conflicts of interest that may arise from “soft dollar” arrangements, we pursue a policy of not entering into any such arrangements, either orally or in writing. Should we enter into a “soft dollar” arrangement, it shall be only to the extent that they comply with the “safe harbor” requirements of Section 28(e) of the Securities Exchange Act of 1934 and any then-current federal and state regulations.

#### **ii. BROKERAGE FOR CLIENT REFERRALS**

We do not receive client referrals or any other incentive from any custodian or any third party.

#### **iii. DIRECTED BROKERAGE**

Some clients may direct us to a specific broker-dealer to execute securities transactions for their accounts. When so directed, we may not be able to effectively negotiate lower brokerage commissions or achieve best execution on clients’ transactions. This can result in substantially higher fees, charges or dealer concessions in one or more transactions for the clients’ account because the Adviser cannot negotiate favorable prices.

## B. TRADE AGGREGATION

We may aggregate orders with respect to the same security purchased for different clients. When orders are aggregated, each participating account receives the average share price for the transaction and bears a proportionate share of all transaction costs, based upon each account's participation in the transaction, subject to our discretion depending on factual or market conditions. Clients participating in block trading may include proprietary or related accounts. Such accounts are treated as client accounts and are neither given preferential nor inferior treatment versus other client accounts. Allocations of orders among client accounts must be made in a fair and equitable manner.

## 13. REVIEW OF ACCOUNTS

### A. PERIODIC REVIEWS

Mr. Anderson, our owner, reviews the general holdings of client accounts on a monthly basis. In addition to these reviews, Mr. Anderson meets with clients on an annual basis to discuss and review their accounts.

### B. OTHER REVIEWS

Additional reviews are conducted periodically depending on market conditions, economic or political events, or by changes in a client's financial situation (such as retirement, termination of employment, physical move or inheritance).

### C. REPORTS

Clients receive quarterly statements from their custodian. We urge clients to carefully review such statements.

## 14. CLIENT REFERRALS AND OTHER COMPENSATION

We do not pay nor receive compensation for referrals. However, we participate in TD Ameritrade's institutional customer program and we may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice it gives to its Clients, although we receive economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving our participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. TD

Ameritrade may also have paid for business consulting and professional services received by our related persons. Some of the products and services made available by TD Ameritrade through the program may benefit us but may not benefit its Client accounts. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop its business enterprise. The benefits received by us or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, our endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by us or its related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

## **15. CUSTODY**

All client funds, securities and accounts are held at third-party custodians. We do not take possession of a client's securities. The custodian does not supervise us, its agents or activities. We do not take possession of a client's funds, securities or accounts. However, the client will be asked to authorize us with the ability to deduct fees directly from the client's account. This authorization will be to deduct our management fee only. When deducting the fee, we will send a billing statement (invoice) to the client and the client's custodian that indicates the fee to be withdrawn and how it was calculated from the account. A client may object to the deduction of our fees from the Account by notifying us at the address or telephone number shown on each billing invoice or by notifying client's custodian. The client's custodian shall also send a quarterly statement indicating the amount of fees withdrawn from the client's Account.

Clients should receive quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge clients to carefully review such statements.

## **16. INVESTMENT DISCRETION**

All Portfolio Management clients sign an investment management agreement that contains a limited power of attorney granting us discretionary power over the account. In discretionary accounts, we will be allowed to place trades, buy or sell securities of any type and in amounts it deems to be appropriate for the account, without first obtaining the client's consent to each trade. Directions will be given to the account custodian to complete the transaction.

## **17. VOTING CLIENT SECURITIES**

We will not be responsible for responding to proxies of securities held in clients' accounts. In the event a client has a question about a proxy solicitation, the client should contact Mr. Anderson and/or Mr. Tompkins.

## **18. FINANCIAL INFORMATION**

A. BALANCE SHEET

We do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, we do not have to provide a balance sheet.

B. FINANCIAL CONDITION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs its ability to service its clients.

C. BANKRUPTCY

We have not been the subject of a bankruptcy proceeding.

**19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

We have two principal executive officers (management persons), Mitchell Anderson and Destin Tompkins. Their biographical information is provided in the attached Brochure Supplement documents.

Mr. Anderson and Mr. Tompkins do not have any other business activities to report.

We are also required to disclose additional information if charging performance-based fees, have any relationship or arrangement with an issuer of securities, or if we were ever found liable in an arbitration, civil, self-regulatory organization or administrative proceeding. As none of these apply to us, our management persons or investment adviser representatives.

# **MITCHELL K. ANDERSON**

## **FIRM SUPPLEMENTAL BROCHURE (ADV PART 2B)**

**MARCH 9, 2022**

**E|Financial Alliance, LLC  
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Website: [www.efinancialalliance.com](http://www.efinancialalliance.com)**

This Brochure Supplement provides information about Mitchell K. Anderson that supplements the E|Financial Alliance, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Anderson at (615) 224-8534 if you did not receive E|Financial Alliance, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mitchell K. Anderson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Anderson is 5932254.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Mitchell K. Anderson**

**Born:** 1971

**Education:** *University of Tennessee* – B.S. Engineering  
*University of Tennessee* – MBA – Finance

### **Business Background:**

*EFinancial Alliance* – February 2012 to present  
- Investment Adviser Representative

*Bolen Dodson & Associates* – April 2011 to May 2012  
- Investment Adviser Representative

*Asurion* – August 2006 to April 2011  
- Senior Director Global Planning

*Dell* – June 2000 to August 2006  
- Senior Director Finance

## ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are 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 information is applicable to this Item.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Investment Related Other Business Activities: Mr. Anderson does not have any investment related business activities.

Non-Investment Related Other Business Activities: Mr. Anderson does not have any non-investment related other business activities.

## ITEM 5 – ADDITIONAL COMPENSATION

Mr. Anderson does not receive any additional compensation.

## ITEM 6 – SUPERVISION

Mr. Anderson is the sole principal and Chief Compliance Officer of the Adviser. As a result, he has no internal supervision placed over him, but he is bound by the Adviser's Code of Ethics.

## ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

### A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings History

Mr. Anderson has never been the subject of any arbitration claim. Mr. Anderson has never been the subject of any civil, self-regulatory organization or administrative proceeding.

### B. Bankruptcy History

Mr. Anderson has never been the subject of a bankruptcy petition.



# **DESTIN M. TOMPKINS, CFA, CPA**

## **FIRM SUPPLEMENTAL BROCHURE (ADV PART 2B)**

**MARCH 9, 2022**

**E|Financial Alliance, LLC  
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Website: [www.efinancialalliance.com](http://www.efinancialalliance.com)**

This Brochure Supplement provides information about Destin M. Tompkins that supplements the E|Financial Alliance, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Tompkins at (615) 224-8534 if you did not receive E|Financial Alliance, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Destin M. Tompkins is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Tompkins is 4617598.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Destin M. Tompkins, CFA, CPA**

**Born:** 1976

### **Education:**

*University of Tennessee* – B.S. Accounting

*University of Tennessee* – Masters of Accountancy

**CFA® - Chartered Financial Analyst™**

*Issued by:* CFA Institute

*Prerequisites/Experience Required:*

*Candidate must meet one of the following requirements:*

- Undergraduate degree and 4 years of professional experience involving investment decision-making, or
- 4 years qualified work experience (full time, but not necessarily investment related)

*Educational Requirements:* Self-study program (250 hours of study for each of the 3 levels)

*Examination Type:* 3 course exams

*Continuing Education/Experience Requirements:* None

### **Certified Public Accountant – CPA**

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

## **Business Background:**

- EFinancial Alliance* – November 2013 to present
  - Managing Member/Investment Adviser Representative
- M Holdings Securities, Inc.* – May 2012 to November 2013
  - Financial Advisor
- The R.O.W. Group* – April 2012 to November 2013
  - Marketer
- Morgan Keegan* – November 2002 to April 2012
  - Financial Analyst Equity Research

### **ITEM 3 – DISCIPLINARY HISTORY**

Registered investment advisers are 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 information is applicable to this Item.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Investment Related Other Business Activities: Mr. Tompkins does not have any investment related other business activities.

Non-Investment Related Other Business Activities: Mr. Tompkins is a Certified Public Accountant but he does not offer accounting services. He does not have any non-investment related other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Tompkins does not receive any additional compensation.

### **ITEM 6 – SUPERVISION**

Mr. Tompkins is supervised by Mitch Anderson, President, of E|Financial Alliance. Mr. Anderson reviews all new accounts opened by Mr. Tompkins. Mr. Anderson can be reached at (615) 567-5867.

### **ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings History  
Mr. Tompkins has never been the subject of any arbitration claim. Mr. Tompkins has never been the subject of any civil, self-regulatory organization or administrative proceeding.

B. Bankruptcy History

Mr. Tompkins has never been the subject of a bankruptcy petition.

**FACTS****WHAT DOES E|Financial Alliance, LLC  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Income</li> <li>■ Account Balances and Transaction History</li> <li>■ Assets and Employment History</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons E Financial Alliance, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does E Financial Alliance share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 615-567-5867 or go to <a href="http://www.efinancialalliance.com">www.efinancialalliance.com</a>
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## Who we are

Who is providing this notice?

E|Financial Alliance, LLC

## What we do

How does E|Financial Alliance, LLC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does E|Financial Alliance, LLC collect my personal information?

We collect your personal information, for example, when you

- Do a Financial Plan or Use our Consulting Services
- Seek Investment Advice or Provide Employment Information
- Complete an Application

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *E|Financial Alliance does not share with affiliates so they can market to you.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *E|Financial Alliance does not share with non-affiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *E|Financial Alliance does not jointly market.*

## Other important information