

Darren Brennan, CFP®

Kaydan Wealth Management, Inc.

**329 W. Silver Lake Rd.
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March 28, 2019

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Darren Brennan that supplements the Kaydan Wealth Management, Inc. brochure. You should have received a copy of that brochure. Contact us at 810-593-1624 if you did not receive Kaydan Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Darren Brennan (CRD # 6066235) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Darren Brennan

Year of Birth: 1989

Formal Education After High School:

Central Michigan University, Bachelor of Science in Business Administration, Personal Financial Planning, 2012
Certified Financial Planner™ (CFP®)*

Business Background:

Kaydan Wealth Management, Inc., Associate Wealth Advisor, 10/2017 - Present
Raymond James Financial Services Advisors, Inc., Investment Adviser Representatives, 03/2017 - Present
Raymond James Financial Services Inc., Financial Advisor, 02/2017 - Present
Mercer Global Advisors Inc., Client Associate, 06/2014 - 12/2016
Unemployed, 12/2013 - 05/2014
AXA Advisors LLC, Financial Planner/Consultant, 09/2012 - 11/2013
Sears Hometown Dealer Store, Sales Associate, 03/2011 - 08/2012

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Darren Brennan has no required disclosures under this item.

Item 4 Other Business Activities

Outside of his activities as Associate Wealth Advisor with Kaydan Wealth Management, Inc. Mr. Brennan serves in the following roles:

Registered Representative

Darren Brennan is a Registered Representative with Raymond James Financial Services, Inc. ("Raymond James"). Raymond James is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Brennan may recommend securities or insurance products offered by Raymond James Financial Services as part of your investment portfolio. If you purchase these products through Mr. Brennan, he receives the customary commissions in his separate capacity as a Registered Representative of Raymond James Financial Services. Additionally, Mr. Brennan could be eligible to receive incentive awards such as Raymond James Financial Services may offer. He receives 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Brennan an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to Item 5 Fees and Compensation of the Firm Brochure for more information.

Investment Adviser Representative

Darren Brennan is an Investment Adviser Representative of Raymond James Financial Services Advisors, Inc., a registered investment adviser. When appropriate, Mr. Brennan may recommend that you use the investment advisory services of Raymond James Financial Services Advisors, Inc. If you utilize the advisory services of Mr. Brennan through Raymond James Financial Services Advisors, Inc.,

he may receive additional fees or other compensation in his capacity as an investment adviser representative. These fees would be in addition to any fees charged for the advisory services provided through Kaydan Wealth Management, Inc.

Licensed Insurance Agent

Darren Brennan is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Brennan for insurance related activities. This presents a conflict of interest because Mr. Brennan may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Brennan's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Kaydan Wealth Management, Inc.'s firm brochure for additional disclosures on this topic.

Item 6 Supervision

As the President and CCO of the firm, Mr. James Brendan Kruzan and maintains the responsibility to supervise its ongoing operation. This supervision extends to the ongoing review of the firm's business practices and monitoring the advice given to clients. Questions related to the operation of the firm may be directed to Mr. Kruzan at the phone number listed on the cover of this brochure supplement.

Item 7 Requirements for State Registered Advisers

Darren Brennan does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

*To become CFP certified, an individual is required to meet the following four initial certification requirements:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.