

# RIAN J. FLAD

This brochure provides supplemental information about Rian J. Flad. This supplements SMB Financial Services, Inc.'s ADV Part 2 A brochure, which should have also been provided to you. Please contact us at (503) 387-3222 or [info@smb.financial](mailto:info@smb.financial) if you need the brochure or if you have any questions.

Additional information about SMB Financial Services is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

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**ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B**

MARCH 13, 2023

INDIVIDUAL CRD# 5460659  
SMB FINANCIAL SERVICES, INC.  
11535 SW 67TH AVE, PORTLAND, OREGON 97223  
[RIAN@SMB.FINANCIAL](mailto:RIAN@SMB.FINANCIAL)  
(503) 387-3222  
[WWW.SMB.FINANCIAL](http://WWW.SMB.FINANCIAL)

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**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE****Rian J. Flad**

Year Born: 1974

**Educational Background:**

Bachelor of Science, Business & Administration – Marylhurst University (2005)

Geography – Portland Community College/Portland State University (1996 - 1998)

Business Administration – Linn-Benton Community College/Portland Community College (1994 - 1996)

Business Administration – Oregon State University (1993 - 1994)

**Business Background:**

08/2011 – Present: *Investment Advisor Representative*, SMB Financial Services, Inc.

01/1996 – Present: *IT & Administrative Support*, James W. Flad, CPA, PC

11/2007 – 08/2011: *Registered Representative*, Princor Financial Services

**Professional Qualifications:**

Series 7, General Securities Representative Examination (2008)

Series 66, Uniform Combined State Law Examination (2009)

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**ITEM 3 - DISCIPLINARY INFORMATION**

Rian J. Flad has no legal or disciplinary events that are material to you or a prospective client's evaluation of this advisory business.

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**ITEM 4 - OTHER BUSINESS ACTIVITIES**

The principal business of Rian J. Flad is that of an investment advisor representative and provider of financial planning services. Rian J. Flad is also an insurance agent. Employees who are insurance agents may be paid for these services. In cases where we receive payment, there may be a conflict of interest. At all times, you are free to choose outside agents to avoid the possibility of there being a conflict of interest.

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**ITEM 5 - ADDITIONAL COMPENSATION**

Other than work with SMB Financial Services, Inc. and any disclosures made in Items 2 and 4 above, Rian J. Flad receives no additional compensation related to outside business activities.

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**ITEM 6 - SUPERVISION**

Rian J. Flad is not a supervising authority at SMB Financial Services, Inc. but does work closely with and is monitored by the supervising members of the firm. The supervising members of SMB Financial Services, Inc. are Bruce E. Porter and Timothy L. Porter. All supervising members will remain aware of and keep us in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business. SMB Financial Services, Inc. maintains a written compliance manual that is reviewed with employees when they are hired as well as annually. As well, our employees receive written evaluations on a regular basis.

All of our supervising persons are located at 11535 SW 67th Ave, Portland, Oregon 97223 and can be reached by calling (503) 387-3222.