

Bruce E. Porter

This brochure provides supplemental information about Bruce E. Porter. 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 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 (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B

MARCH 13, 2023

INDIVIDUAL CRD# 4202893
SMB FINANCIAL SERVICES, INC.
11535 SW 67TH AVE, PORTLAND, OREGON 97223
BRUCE@SMB.FINANCIAL
(503) 387-3222
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ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bruce E. Porter

bruce@smb.financial

Year Born: 1946

Educational Background

B.A., Biblical Studies – Florida Bible College (1968)

M.A., Biblical Studies – Dallas Theological Seminary (1991)

Business Background

05/2003 – Present: *Managing Member*, SMB Financial Services, Inc. (dba Retirement Income Advisors)

05/2001 – 07/2010: *Registered Representative*, Princor Financial Services Corp

05/2001 – 05/2003: *Manager*, Principal Life Insurance Company

05/2000 – 04/2001: *Registered Representative*, GE Financial Assurance

12/1996 – 05/2000: *Area Manager (Oregon/SW Washington)*, Loewen Corporation

Additional History

From 1968 to 1996, Mr. Porter was a college registrar and instructor. He was the founder and pastor for churches in Islamorada, Florida and Salem/Keizer, Oregon. He additionally founded a K-12 private school in Islamorada, Florida that ultimately had Mr. Porter supervising its thirty six staff members.

Professional Qualifications

Series 6, Investment Company Products/Variable Contracts Limited Representative Examination (2000)

Series 7, General Securities Representative Examination (2001)

Series 24, General Securities Principal Examination (2002)

Series 53, Municipal Securities Principal Examination (2005)

Series 63, Uniform Securities Agent Laws (2000)

Series 65, Uniform Investment Adviser Law Examination (2002)

ITEM 3 - DISCIPLINARY INFORMATION

Bruce E. Porter has no legal or disciplinary events that are material to you or a prospective client's evaluation of this advisory business.

ITEM 4 – OTHER BUSINESS ACTIVITIES

The principal business of Bruce E. Porter is that of an investment advisor representative and provider of financial planning services. Bruce E. Porter 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.

ITEM 5 - ADDITIONAL COMPENSATION

Other than work with Bruce E. Porter and any disclosures made in Items 2 and 4 above, Bruce E. Porter receives no additional compensation related to outside business activities.

ITEM 6 - SUPERVISION

Bruce E. Porter is a supervising member of SMB Financial Services along with Timothy L. Porter. As such Bruce E. Porter is not supervised in the traditional sense, but works closely with the other partner(s) in the firm. All supervising members 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 maintains a written compliance manual that is reviewed with employees when they are hired as well as annually. SMB has established internal policies for the guidance of its trading personnel. Transactions, which vary from the guidelines, are subject to periodic supervisory review. These guidelines are reviewed yearly and periodically adjusted. All of our supervising persons are located at our Portland office.